

CHOICE

Are there
bugs
in your
food?

Know your
rights as a
shopper

How **safe** is
your car in a
crash?

TESTS: Washing machines
● Pramettes ● Doner kebabs



New-look CHOICE



Jane Mackenzie

Welcome to your first 52-page issue of CHOICE. If you've read our special cover flap already, you'll know why we've changed: to give you a stronger cover to help the magazine better survive the passing from hand to hand we know it gets, and to give you an information break over the summer holidays. You'll get that information spread over the year in the extra pages instead.

We've also moved things around a bit to take advantage of the better cover paper. Now you'll find an article on the back cover instead of the index — we've moved that to page 51, the inside back cover. And the ever popular *Recalls and bans* is now on page 49.

We hope you'll like these new arrangements, but as always, if you don't, let us know — our aim is to make the magazine as easy as possible for you to use, and we want your feedback.

Our cover story this month — *Food poisoning: could it happen to you?* — highlights an area where CHOICE may well be your only source of information about the potential dangers of eating certain foods (see page 6). The health departments in each state or territory don't do nearly as much checking on the safety of foods as we'd like to see, so each year CHOICE carries out at least one major test on the quality and safety of 'risky' foods.

Areas in which we've previously found unsatisfactory hygiene results include salad bars, soft-serve ice cream, prepacked sandwiches, pâté and chicken. This time we've found less than satisfactory results for doner kebabs.

CHOICE doesn't just tell you the bad news, though; we also give you tips on how to spot a dodgy food outlet or poorly stored supermarket food, and advice on how to avoid food poisoning in your own kitchen.

We hope you'll continue to get value from articles like this in your new-look CHOICE. Please let us know your views.

Jane Mackenzie, Editor

Your letters

We welcome the letters you send us — please always include a daytime telephone number so we can contact you quickly if we want to follow your letter up. We're sorry we can't personally answer every letter we receive, but we do use them in our research. Thanks for taking the time to keep in touch.

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Contents

September 1997

Choice Cover story

6 Food poisoning: could it happen to you?

Food poisoning scares are just the tip of the iceberg. This report will help you protect yourself from becoming the next statistic. It includes our latest food test, of doner kebabs.

Cover photo: Kent Mears;
digital input: Simon Bosch



Choice Regulars

4 Choice Cuts

Update on baby dummies; should you be paying FID?; Brand Power ads; energy online.

12 Drivelines: How safe is your car?

How well would your car protect you in a front-on crash?

32 Consumer Bookshelf

35 The Green Page: Washing your car the green way

Washing it yourself vs the local car wash — you might be surprised which is greener.

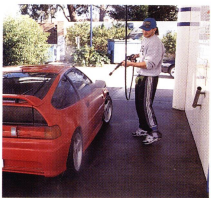
48 Your letters

Fly Buys limits; high cost of health insurance; when is a 'new' house yours?

49 Recalls and bans

51 Choice index

October 1996 to
September 1997



▲ Using a car wash may not only be easier but also more environmentally sound. See page 35.

52 Computing Choice: Cheap software — with hidden costs?

Shareware is one way of getting affordable software for your computer, but be aware of the risks.

Choice Reports

22 Hot prospects

If you're thinking of investing your spare cash in a unit trust, just understanding the prospectus can be a major challenge.



26 The final farewell

When it comes to organising a funeral, many people are in no state to shop around. Being prepared means you can save money *and* get what you want.

38 Consumer-in-law: Shopping hassles

Up against a stropky retailer? Just what are your rights?



▶ *Know your shopping rights. Page 38.*

▶ *How much washing can you squeeze into your machine? Page 43.*



Coming in the next three issues:

Tests: Fax machines, smoke alarms, reverse-cycle air conditioners, fertilisers, canned food, mobile phone shielding devices, petrol lawnmowers, ladders update, fish, saucepans, notebook computers, chardonnay, corkscrews, mini hifi systems.

◀ *Canned food — are you getting what you expected?*

Reports: Home fire safety, investing in property, soap, airline travel, hormone-disrupting chemicals, mobile phone safety, organic food, income protection insurance, the healthcare system, the CHOICE Annual Buying Guide, kitchen gadgets.

We try to bring you tests and reports in the planned month, but sometimes have to move an article because of problems that occur during testing and research, or for lack of space in a particular issue. We apologise if this causes any inconvenience.

▶ *Which pramette will best keep your child safe? See page 16.*



Choice Tests

16 Pramettes

They're a cross between a stroller and a pram — can a pramette really take your child from birth to toddler?

43 Washing machines — full up and fit to bust?

If you squeezed the amount of washing into some machines that the manufacturer claims you can, you might not get a great wash.



Dummy problems

TESTING OF DUMMIES HAS FOUND there may be a problem with some manufacturers' quality assurance.

Last year, CHOICE reported on the recall of five dummies and the decision of the then Federal Bureau of Consumer Affairs to test the safety of dummies on the market.

The minister for consumer affairs reported in May this year on tests of 10 common models of dummy. While all 10 passed the essential safety tests laid down in the Australian Standard, three failed aspects of the 'shield test', in that they were able to be sucked into the child's mouth.

However, the minister said these dummies were not necessarily "unsafe" as they stayed in one piece and allowed breathing to continue.

The Bureau also examined three dummies which had been sent in with complaints from consumers. The test of one had sheared off, while the other two had fallen apart.

While the Bureau had included two of these models in its original tests and found them to meet all the requirements of the Standard, the third was not covered in the tests.

So what explanation did the Bureau find for the dummies sent in by consumers? After examining them,

they concluded that one may have been inadequately bonded, while the other two had probably failed due to aging or damage.

The Bureau's findings suggest that while all dummies tested passed the Standard, there can sometimes be slip-ups in the manufacturing process.

The minister has directed the Bureau to discuss the matter of quality control with suppliers, and to continue to randomly test dummies over the next several months. Should high standards of quality control not be met, he said he would consider taking regulatory action.

In the meantime, the minister has warned that it's vital for parents to regularly check the condition of their child's dummy, as they do deteriorate over time. Any dummies that appear to be worn or damaged should be thrown out. Parents should give the dummy a firm but gentle tug to satisfy themselves that the teat won't tear or depart from the shield.

The minister has advised parents to report any problems to the Consumer Affairs division of the Department of Industry, Science and Tourism in Canberra on (06) 250 6989.



It's still good advice to check your child's dummy regularly.

Update

Alternative medicine — moving into the mainstream

July 1997

On page 29 we gave details of a number of organisations to contact for information on alternative practitioners. The Australian Acupuncture Association has since advised us that it has a free-call number for people calling from outside the Brisbane area: 1800 025 334.

FID exempt or FID up?



Julie's credit union charged her tax she shouldn't have had to pay.

ARE YOU PAYING tax on your bank account when you don't have to? Our March 1997 review of everyday transaction accounts pointed out that direct payments into accounts by the Department of Social Security (DSS) are exempt from financial institutions duty (FID). However, some consumers have contacted us to report they're being charged despite this exemption.

Julie Baverstock was paying FID on Family and Parenting Allowance payments into her credit union account. When she alerted the credit union to this problem she was told she "could claim the charge back when lodging [her] tax return."

This wasn't helpful advice, as Julie's financial situation means she doesn't pay any tax. After writing to CHOICE, she again chased her money and, eventually, the credit union refunded the tax. But, as Julie asks, "How many other people have been charged in this way?"

Some financial institutions seem as confused as consumers about FID. Most could do a much better job of explaining it to their customers (if for no other reason than to point out that they aren't to blame for this particular charge).

Reform of FID and debits tax (the other transaction account tax) is overdue. But reform won't happen overnight — so state treasuries should clarify and publicise the rules, and banks, building societies and credit unions should make sure they understand FID exemptions and don't overcharge customers.

If you've been mistakenly charged FID despite the exemption on DSS direct payments, ask for a refund immediately. Telling customers they should wait until the end of the financial year for a tax refund is not an acceptable approach from financial institutions.

Manipulating information

YOU MAY HAVE SEEN ADS FROM Brand Power on TV — they're short commercials telling you about the attributes of various products. While their catchcry is "Helping you buy better", in fact Brand Power is nothing more than an advertiser that's been paid by other companies to advertise for them.

Because the ads are from a third party,

though, you could be deceived into thinking they're an endorsement for the products, based on independent assessments or comparative testing like CHOICE tests.

This is not the case — companies pay Brand Power to advertise on their behalf. The information comes straight from the manufacturer, so you're learning no more than you would from a normal ad.

In 1995 the now defunct Advertising Standards Council upheld a complaint that Brand Power wasn't identifying itself as a 'third-party' advertiser clearly enough to consumers. Although its ads now claim it "represents" lead-

Don't be fooled into thinking Brand Power ads are independent assessments of products — they're just information from the manufacturer.

ing brands, CHOICE thinks they're still misinterpretable.

So don't be misled: the information you get from Brand Power ads won't "help you buy better". All it might do is make you think you're getting independent information about products, when in fact you're just getting what the manufacturer has paid Brand Power to tell you.



Correction

Credit card push comes to shove

Choice Cuts, July 1997

In the table on page 5 we said the National Australia Bank Free Days Bankcard has an option to waive the \$18 annual fee if you spend over \$8000 per year.

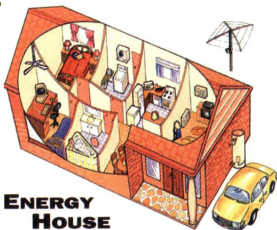
In fact this option is not available on this Bankcard. The information regarding the National Australia Bank Free Days Mastercard and Visa is correct as printed.

Energy online

IF YOU HAVE ACCESS TO A COMPUTER and would like information on various aspects of energy efficiency, you can now tune into the Department of Primary Industries and Energy's new Web site.

Apart from news and upcoming events, you can also find useful tips for energy-efficient housing and energy saving in the home and on the road. Included are energy ratings ('star' ratings) and 10-year running costs of major electrical appliances: fridges, freezers, washing machines, tumble dryers, dishwashers and air conditioners. If you're in the market for one of these products, you can find out which model is the most energy-efficient. Fuel consumption figures for new cars are also provided, so if you're buying a new car, check out 'Hot Wheels'.

For people with a deeper interest in energy issues, you'll find the overall aims of government energy-efficiency programs and policy, and the latest energy developments. And if you want further information about energy issues, there are references



Instructions

To operate the Energy House, move the mouse over different appliances.

Click on each one to see the energy usage and cost for individual appliances, or use the calculator below to find out how much energy you use!

All costs are based on 12c/kWh

Energy Cost and Usage Calculator
* Java enabled browsers only



The new Web site lets you look at the energy used in your whole house.

to energy publications, information centres and other Web sites around the world that are worth visiting.

Zip yourself off to www.netenergy.dpie.gov.au

*With food poisoning
on the rise, what can
you do to avoid
being the next one to
get sick?*

Food

poisoning

— could it happen to you?



IN BRIEF

- Anywhere between 460,000 and 2.3 million people become ill from food poisoning in Australia each year.
- Many experts believe we still have a relatively safe food supply, but there's no room for complacency — food poisoning is increasing in many countries, including Australia.
- There are things you can look out for when buying food or eating out — as well as things you can do at home — to increase your chances of not getting sick. See pages 7 and 10.

FOOD POISONING MAKES ANYWHERE between 460,000 and 2.3 million Australians sick each year. And it costs hundreds of millions of dollars in medical bills and lost productivity.

However, it's difficult to know exactly how much food poisoning there really is, because people don't always know they've got it or go to see their doctor. In many cases government authorities never find out. Because of this, the amount of food poisoning is likely to be much higher than actually reported — the lack of a comprehensive monitoring system is a major part of the problem. Recent food poisoning outbreaks may be just the tip of the iceberg.

Food recalls

In addition to official records of food poisoning outbreaks, food recalls can give a further picture of food safety problems in Australia.

The most common reason for food recalls over the past three years was because they were contaminated with food poisoning bacteria. According to the Australia New Zealand Food Authority (ANZFA — the national food regulator), 135 foods were recalled in total — 44 because of confirmed contamination with food poisoning bacteria and 24 because of possible contamination. Contamination with a

foreign object, such as metal or glass, was the reason for recall in another 41 cases. Other reasons for recall included labelling problems, quality deterioration and packaging defects.

Recent outbreaks

Food poisoning from packaged food has received a great deal of media and community attention recently, because it often affects a large number of people. Packaged food is distributed across the country, and as a result of the peanut butter scare last year, for example, 2400 people are seeking compensation, claiming they became sick after eating certain peanut butter products.

Poor food handling

Most food poisoning cases aren't likely to be related to packaged foods, though. Instead, people get sick from eating out, consuming takeaway foods or because of poor hygiene when preparing food at home.

These instances are less often reported because they're likely to affect only a few individuals — such as a family that's eaten together at home or people who visit their local restaurant on the same night.

However, mishandling in the home or by a food service establishment doesn't rule out the possibility that a food product was contaminated before it

arrived at the restaurant or the local supermarket, and poor food handling has just made matters worse. See *Our food safety tests* on pages 8 and 9.

Why the increase?

Even though many people would agree we still have a relatively safe food supply by world standards, food poisoning is on the increase. Some of the reasons are:

- The way food is produced is changing. For example, there's a shift to eating 'fresher' convenience foods, which aren't as highly preserved and processed as some other packaged foods. There's a trade-off between food safety and minimal processing.
- People are eating more ready-to-eat and take-away meals, which means the time between preparing and eating the food is longer. This gives a greater chance for bacteria to multiply.
- More people are at a greater risk of getting sick from food poisoning bugs as our population ages and more people have weakened immune systems, (for example, people with AIDS or organ transplants).
- New bacteria are developing, which are tougher and can grow more easily in foods.

What can you do?

The food industry and the government both have a clear responsibility to ensure the safety of our food supply (see *Who's checking and how carefully?* on page 9). But there are also things you can do to improve the safety of food you prepare at home — as well as things to look out for when buying food or eating out.

Do our quiz on page 10 to see if your home food safety is up to scratch, and check out our checklists (right and on page 10) to find out how to spot a dodgy food outlet and shop more safely.

CHECKLIST

How to spot a dodgy food outlet

To avoid eating your next meal from a dodgy dive, watch out for:

- ☐ Dirty floors, counters and tables — they can carry bacteria and attract pests. If people don't keep their premises clean, chances are they don't do much better with your food.
- ☐ Staff with dirty hands or fingernails, dangling jewellery, and long hair not tied back.
- ☐ Staff using the same set of tongs for different types of food — for example, salads and meat. And don't automatically think that if they're wearing gloves everything is OK. If they handle money as well as your food, or if they don't change them when handling different foods, gloves are next to useless.
- ☐ Staff wiping utensils on a dirty apron or cloth, and not washing their hands after handling raw meat.
- ☐ Dirty cutlery, crockery and glasses — including chips and cracks.
- ☐ Lukewarm foods that should be hot, and cold foods that aren't quite cold.
- ☐ Unrefrigerated prepacked sandwiches.
- ☐ Foods that aren't cooked right through — watch out for pink bits in the centre of hamburger meat and pink uncooked chicken (particularly near the bone).
- ☐ Raw and cooked foods, such as salads and meats, touching each other in display units.
- ☐ Food displayed uncovered or unwrapped on counters.

How does food poisoning happen?

It isn't usually just one thing that causes food poisoning, but a chain of events that leads to enough bacteria in food to make you sick. There must be:

- Bacteria on the food to begin with (and there usually are some) or bacteria added to the food when you prepare it — for example, by contaminating cooked meat with raw.

- The right conditions for them to multiply — generally a temperature of between 5°C and 60°C, moisture and the nutrients found in foods.

- Time for them to multiply.

Unlike most bacteria, food-borne viruses don't multiply in food. They can be present in food in a dangerous quantity because of poor personal hygiene or contamination of the environment with human waste. In the home, proper hand washing is your best defence against them.

If you think you may have food poisoning, consult your doctor if your symptoms persist — or sooner if you have severe and frequent vomiting. Try to drink plenty of water to avoid dehydration. If an infant or child has severe and frequent vomiting and/or diarrhoea it's important to get them to a doctor as soon as possible, as they can become dangerously ill through loss of fluid.

SATAY SURPRISE

Karina bought a tin of peanut satay sauce and a packet of tofu from her local supermarket. But when she cooked up her 'satay surprise' that night, she got more than she bargained for. Hours later she was violently ill — with all the signs of food poisoning. Karina thought it was the tofu ice cream she'd eaten after her meal and promptly threw it out.

Two days later she cooked up the remaining portion of satay and tofu and was sick again. She now can't bring herself to eat tofu ice cream, even though it wasn't the likely cause. But she can still eat her favourite satay dish — the mind works in strange ways.

CHOICE's advice: If you suspect a packaged food may have caused food poisoning, don't throw it out. Put it in a covered container in your fridge and contact your local authority (see *Who do you complain to?* on page 9). It will be able to send the sample for analysis and find out if the food is the cause — this may result in a recall of the product and prevent other people from becoming ill, too. Also be wary of other foods you ate at the same time as they may turn out to be the cause. If you see your doctor they may take a stool (faeces) sample for analysis. The results will also help the authorities take action.



Our food safety tests

The health departments in each state or territory don't do anywhere near as much checking on the safety of food products as we'd like to see (see *Who's checking and how carefully?*, opposite), so we keep an eye on things ourselves. CHOICE now carries out at least one major test each year that looks at the microbiological quality and safety of food on the market. Our most recent test looks at doner kebabs (or yeeros, as they're sometimes called); you'll find the results at the bottom of this page.

In previous tests we've covered a range of other 'risky' foods. The following are the ones we've published since 1990:

- **Salad bars:** *Toss the salad*, August 1996.
- **Soft-serve ice cream:** *Is soft serve a safe serve?*, January 1996.
- **Prepacked sandwiches:** *The quick lunch fix*, February 1995.
- **Pâté:** *Pâté*, June 1994.
- **Pasta and pasta sauces:** *'Fresh' pasta and sauces*, July 1993.
- **Chicken:** *Testing chicken for salmonella*, October 1991.

In 1991, CHOICE found 27% of raw chickens (both fresh and frozen) were contaminated with salmonella. The exact percentages may have changed somewhat since then, but chicken should always be treated with respect — cook it thoroughly and take care not to contaminate other foods with raw chicken, especially foods such as salad vegetables that aren't going to be cooked.



Photo courtesy of Woolworths, Baulkham Hills.

Since we tested salad bars, some of the problem areas have improved — for example, many salad bars at Coles and Woolworths (above) now have doors. This gives a more effective barrier than before against roaming hands, coughing and sneezing.

Pizza Hut now provides tongs with longer handles, has customer instructions attached to all salad bars and has new salad bar units, designed to keep food below 5°C, in more than half of its restaurants. And most Sizzler outlets now have temperature gauges which the customer can see.

Doner kebabs

The latest CHOICE food safety test took a close look at doner kebabs. Kebab meat is cooked on a revolving spit — it cooks from the outside in. This means that while meat on the surface may be cooked, the meat on the inside might not be. In fact, it may well be at a good temperature for bacteria to multiply. If the meat is sliced too deeply you could end up eating meat that's not properly cooked.

We tested 90 kebabs — 30 each from Brisbane, Sydney and Melbourne. Most were chicken (because raw chicken is most susceptible to contamination with salmonella and campylobacter), with a few beef and lamb also included.

What we found

Our results show there's definitely room for improvement — one quarter of the 90 kebabs were unacceptable from a quality or health point of view.

We didn't find any salmonella or campylobacter (both common food poisoning bacteria), which is a promising sign. However, we found *E. coli* in some samples (10 kebabs), which is cause for concern — it indicates faecal contamination. If it came from the salad in the kebab it indicates improper washing or handling. And if it was from the meat, the problem was either insufficient cooking or cross-contamination with raw food after cooking.

Listeria monocytogenes in eight kebabs is also of concern — mainly for pregnant women, young or elderly people, and people with a weakened immune system. The *Listeria* contamination most probably came from the salad (for example, the lettuce or tabouli).

Staphylococcus aureus was found in three kebabs. The levels detected shouldn't be a problem in a food like a kebab that's usually eaten on the spot. However, if the kebab was kept at room temperature for a few hours and then eaten cold or reheated before eating, you could get sick. The presence of *staphylococcus* at any level, though, does indicate poor handling practices — coughing, sneezing and touching food when you've got a cut or boil can all lead to contamination.

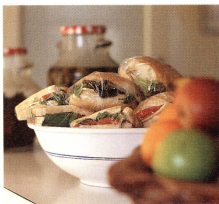
What can be done to improve things?

Food handlers need to pay closer attention to following basic food safety guidelines — taking care of personal hygiene and ensuring the meat is properly cooked can go a long way to cutting down the risks. Proposed national food hygiene standards may go some way to improving their practices (see *Who's checking and how carefully?*, opposite).

As a customer, have a good look at the meat that's going into your kebab — if it doesn't look properly cooked, send it back.



When we tested prepacked sandwiches we found high overall bacterial levels in a lot of them, which indicates poor storage (either they're not kept cold, or kept for too long). If you're going to buy a prepacked sandwich, make sure it's from a fridge or refrigerated display. Don't buy a sandwich if it's sitting on a counter at room temperature.



Last time we tested pâté most of the samples had too many bacteria overall, or contained a type of bacteria that indicates conditions in the pâté were favourable for food poisoning bacteria to grow.

If you're in an 'at-risk' group (for example, pregnant women, young children, elderly people or people with AIDS) you might want to think twice before eating pâté. If you do eat it, once opened and out of the fridge it should ideally be consumed straightaway — don't keep leftovers that have been sitting out at room temperature for more than an hour or so. Any leftovers you keep should be wrapped in plastic film and stored in the fridge, away from other foods.



a dodgy food outlet, page 7) — chances are that this type of vigilance carries over to other areas.

Over half of the soft-serve ice cream we tested had unacceptably high levels of bacteria. For the retailer, the key to keeping the bacteria levels down is to take care with cleaning the equipment and with hygiene.

As the buyer you don't really have any way of knowing how your soft-serve has been treated, but promising signs are clean staff and a clean shop (see *How to spot*

WHO'S CHECKING AND HOW CAREFULLY?

In a recent snapshot survey across Australia we found great variability in the numbers of food inspectors on hand. Depending on which local authority area you're in, there may be one food inspector for every 100 food businesses — or it may be more like one for 300. And while some food businesses can expect an inspection visit once a month, for others it may only be once a year. What is clear is that some consumers are much better protected than others.

The good news is the government looks set to address some of these problems with proposed national food hygiene standards — something CHOICE has been calling for for many years. The new standards will mean all states and territories have the same requirements — currently state and territory regulations differ widely. The standard will mean:

- All food businesses will be on a register.
- Food businesses will have to have a food safety program in place that makes sure they address any potential food hazards — for example, a business may have to store foods at certain temperatures and make sure they keep a check on them.
- All food businesses will have to have a system in place to recall foods.
- Food businesses will have to make sure the food handlers they employ have the necessary skills to perform their work tasks.

CHOICE supports the development of a national, uniform standard, but the key will be in the follow-through. We'll be working closely with government and industry to make sure:

- Local authorities have the resources and expertise to monitor and enforce the new laws — CHOICE wants a minimum level of staff and financial resources agreed between local authorities and state, territory and federal governments, and regular reporting of their actions to the public.
- The checking of company food safety programs is independent of the company in question.
- Training for food handlers is affordable and accessible.

The standards will begin coming into force from early 1998. However, they won't be fully implemented until around 2003. In the meantime the old laws will also remain in place.

Who do you complain to?

If you suspect a food establishment or packaged food product has caused your illness, report it as soon as possible to your local government authority in **Victoria, SA, Queensland, WA or Tasmania** — ask to speak to an environmental health officer.

- In **NSW**, contact your local public health unit (check 'public health' in your White Pages).
- If you live in the **ACT**, phone the Health Protection Service on 205 1700.
- In the **NT**, contact your local environmental health officer or phone 8999 2939. In Alice Springs, contact the Alice Springs Town Council.

In response to your complaint, authorities may inspect a suspected premises, send any suspected food for analysis and give you feedback on action taken. They may ask for your contact details so they can let you know what's been done. Before you complain, make a list of all the foods you've eaten in the last 48 hours, a list of other people who ate the same foods, and refrigerate any foods you still have which you suspect may have caused the illness.

CHOICE says: Not only should problems with food be reported to local authorities, but linked on a national register that would help identify any systematic problems in the food supply.

CHECKLIST**Safer supermarket shopping**

When pushing your trolley down the supermarket aisle there are things you can watch out for to make sure you buy the safest, highest-quality food:

- ☐ Frozen chickens that are slightly soft to touch have already begun to thaw. Look for another or go to another store. And frozen chickens which look 'dented' may have been thawed and refrozen.
- ☐ Frozen vegetables, such as peas, which are frozen into a solid mass have probably been semi-thawed and refrozen — don't buy them. Spinach is an exception to this rule.
- ☐ Frozen food cartons that are wet, damp or sag in your hand have also probably begun thawing — don't buy them.
- ☐ If you find frozen or chilled foods left standing unattended in the aisle, go to another store.
- ☐ Don't buy frozen foods if they're stacked above the 'load line' in horizontal freezers (usually a blue or black line with the words 'load limit' written above it) — they may be at too high a temperature.
- ☐ Cans that look swollen or dairy products, like yoghurt, with the foil cover bulging may be going off.
- ☐ Don't buy leaking cartons, cans, bottles or other containers.
- ☐ Don't buy products with broken or imperfect seals or badly dented cans.
- ☐ If a vacuum-packed product isn't tightly packed, and the packet is loose around the product — don't buy it.
- ☐ Check for mould on foods such as cheese and crumpets — don't buy them if you find it.
- ☐ Check use-by dates and dates of packing, particularly on meat and dairy products.
- ☐ Shop last for chilled and frozen food. Keep them in an insulated cooler or wrapped in several layers of paper until you get home. Make sure meat products are packed separately from other groceries. Take these kinds of groceries straight home.
- ☐ If you find things wrong in your local store report it to the store manager. If they don't take action, shop elsewhere next time and let your local authority know (see *Who do you complain to?* on page 9).

TRAVEL BUGS

Mary stayed in a quaint guesthouse in the rainforest of Queensland. Being quite remote meant the guests were a captive audience when it came to mealtime.

After tucking into a cheese platter one night, Mary woke the next morning to find the room spinning. She couldn't stand up and later passed out on the bathroom floor. She was due to fly out that day, but could hardly leave the room, so missed her flight.

When she complained to the guesthouse management they said a few other people had complained and they blamed it on a virus. They offered her a free bottle of lemonade, which did little to cover Mary for the plane she missed or the day she'd spent in the bathroom.

CHOICE's advice: If you think you may have food poisoning and need to change your travel plans, try to see a doctor to have it

confirmed. When you get home it may still be worthwhile seeing a doctor as bacteria can still be present in your body even though the symptoms have gone.

Viruses in foods can cause food poisoning, and in Mary's case if a virus was the cause, it's likely it was food-borne — other kinds of virus rarely affect various people at the same time, but food poisoning does. Also check if others who are sick ate any of the same foods as you.

CHOICE recommends that you take out travel insurance to cover you against illness that upsets your travel plans, particularly if your airfare is one that can't be changed. Even if you don't have insurance you should contact the airline and find out what your options are.

Does your kit

To see how well you're doing at home when it comes to safe food handling, storage and cooking, try this quiz. The answers will help you make the meals you prepare as safe as possible.

1. Before preparing food I usually:

- A) Wipe my hands on the nearest tea towel.
- B) Wash my hands in hot water.
- C) Wash my hands for around 10 seconds with soap and warm water.
- D) Wash my hands for around 30 seconds with soap and warm water.
- E) Wash my hands for around one minute in disinfectant and warm water.
- F) None of the above.

2. The temperature of my home refrigerator meat compartment is:

- A) Less than 5°C.
- B) Between 6°C and 8°C.
- C) Over 10°C.
- D) I've never checked it.

3. The last time we had cooked leftovers, they were:

- A) Cooled to room temperature, then put in the refrigerator.
- B) Put in the refrigerator immediately after serving the meal.
- C) Put in the refrigerator when we cleared the table after the meal.
- D) Left at room temperature until the next day.

4. When defrosting meat, chicken or fish I usually:

- A) Leave it on the counter or in the sink, covered by a cloth, cling wrap or wax paper.
- B) Place it in the refrigerator to defrost, well in advance of when I need it.
- C) Defrost it by wrapping it in plastic and placing it in hot water in the sink.
- D) Use the microwave.

5. If I've used a cutting board to cut raw meat, poultry or fish, before I cut up other foods, I usually:

- A) Wipe it with a damp cloth.
- B) Wash it with hot water.
- C) Wash it with detergent and hot water.
- D) Reuse it as is.
- E) Use another cutting board.
- F) Wash it in a weak disinfectant solution.

Can you pass the food safety test?

6. Which of the following foods do you always cook right through, until there is no pink meat visible?

- A) Mince.
- B) Sausages.
- C) Hamburgers.
- D) Rolled roasts.
- E) Steak.
- F) Pork.
- G) Chicken.
- H) Leg of lamb.



7. When heating frozen food or reheating leftovers in the microwave I usually:

- A) Microwave it for the time given on the packet or in my microwave instruction book and then serve.
- B) Experiment with times, stir foods during cooking (when it's possible), and allow for some standing time.
- C) Microwave it until bubbling and steaming.

YOUR SCORE

Score one point for every right answer. If you scored a total of five or more, you're doing well when it comes to safe food handling, storage and cooking. But not doing the right thing in any of the areas covered in the quiz could put you at risk of food poisoning. The key things to remember are:

- Avoid leaving food between 5°C and 60°C — keep hot foods hot and cold foods cold.
- Heat foods right through and don't serve pork, chicken, hamburgers, sausages and rolled roasts rare.
- Don't let raw meats, seafood or chicken contaminate cooked or ready-to-eat foods — for example, wash your cutting board with hot water and detergent between uses.
- Wash your hands for around 30 seconds in warm soapy water before preparing food.

For more information about safe food handling and food storage see *Keeping food fresh*, CHOICE, March 1995. If you don't have this issue, **write to us for a copy of our free food safety and storage factsheet.** Send a stamped, self-addressed, business-size envelope to *Food safety factsheet*, Consumer Information Service, 57 Carrington Road, Marrickville 2204. Also look out for further details on safe food handling in the coming months — a national food safety awareness campaign is planned for November 9 to 15. It's a collaborative campaign, with food industry, government and CHOICE all lending their support.



ANSWERS

Give yourself one point for each correct answer.

1. **D.** Warm soapy water is sufficient to remove dirt and grit and around 30 seconds is needed to work up a lather to remove bugs on your hands — a quicker wash won't do the job properly. Make sure you use a clean towel to dry them. A good scrub to remove dirt from under your nails may be needed if you've been in the garden. And you won't be able to bear water hot enough to kill bugs, so you need the soap-and-water method. Disinfectant isn't much better than washing well with warm soapy water — both leave a small number of bugs behind.
2. **A.** Bacteria can multiply rapidly if you keep food between 5°C and 60°C. A temperature less than 5°C will slow the growth of most bacteria. And the fewer bacteria, the less likely you are to get sick. While temperatures may vary in different parts of the fridge, areas where uncooked meat, seafood and chicken are stored should be as close to 0°C as possible. You can buy a fridge thermometer from department stores or specialist kitchen shops.
3. **B.** Bacteria can multiply rapidly if you keep food at room temperature. You should cover leftovers and put them in the fridge as soon as possible after the steam has evaporated. They should keep for three to five days in the fridge, but if in doubt, throw it out.
4. **B or D.** Because of the potential for bacterial growth between 5°C and 60°C, you should thaw meat and most other foods in the fridge. Only use the microwave if you intend to cook the product immediately, as most foods defrosted in a microwave reach temperatures higher than 5°C. Thawed raw meats shouldn't be refrozen unless you cook them first, as any bacteria are only killed by cooking, not freezing. So if you thaw raw meat a second time,

higher bacterial levels will be there to start with and can make food poisoning more likely.

5. **C, E or F.** If you don't wash or change chopping boards between uses, bacteria can be transferred from raw meat to other foods, and may cause food poisoning. Soapy hot water is fine to remove most bugs, but make sure you let the cutting board dry before reusing it — drying is important as it helps kill leftover bugs. A weak disinfectant solution will also do the job. Give your cutting board a good scrub at least once a week, or occasionally put it in the dishwasher. An option is to have one cutting board for raw meat, poultry and fish and one for other foods, but you still need to wash and dry them regularly. Don't forget to wash knives and utensils as well.
6. You should have said yes to all of these, except **E** and **H**. Steak and roast leg of lamb only have bacteria on the outside and can be cooked how you like them, while mince, hamburgers, sausages, chicken and rolled roasts can have bacteria in the middle, too — they should be cooked right through until the juices run clear. It's trendy to offer rare or medium-rare hamburgers in some restaurants these days, but recent scares in the US show this can be dangerous. Pork can contain parasites that are only killed by thorough cooking.
7. **B.** CHOICE tests have found you can't always rely on the manufacturer's instructions to ensure food is thoroughly heated, and some experimentation is usually needed. Microwaves tend to cook food rather unevenly, so you should always stir it if possible. Standing times are important because they allow the heat to move right through the food without overcooking. For more information, see CHOICE, February 1991.



How safe is your car?



How would your car protect you in a serious front-on accident? The latest tests in the Australian New Car Assessment Program (NCAP) compare the injury risk for family sedans and small cars.

IN BRIEF

- The Volvo 850 family sedan is the safest car in this collection of tests and the only one ever to receive an overall 'good' rating.
- A model fitted with an airbag usually provides better protection from head injuries than the non-airbag version of the same model.

CRASH-TEST DUMMIES HAVE BEEN sacrificing themselves for the benefit of motorists in the Australian New Car Assessment Program (NCAP) since 1993.

Equipped with sensors on their heads, chests and legs, wired to computers and wearing rub-off warpaint, they occupy the front seats of cars that are smashed against barriers. The data they provide is used to assess the risk of injury to the head, chest and legs of human passengers (see table notes 2 to 6 on pages 14 and 15 for details).

The tests

Each car model tested in NCAP (which is supported by all Australian automobile clubs, the Federal Office of Road Safety and the state road and transport authorities in Queensland, NSW and SA) is crashed in two ways:

- A 'full-frontal' crash at 56 km/h against a solid barrier, where the force of the impact is spread evenly across the front of the car.
- An 'offset' crash at 64 km/h (or 60 km/h in older tests) against a barrier with a crushable aluminium facing. In this test the crash force is concentrated on only 40% of the car's front on the driver's side.

The tests simulate accidents between similar cars. If a smaller car collides with a larger one, the impact will be more severe for the smaller car.

Family and small cars on test

The latest NCAP tests included family sedans (which account for nearly 40% of new car sales in Australia) and small cars (a category becoming increasingly popular with Australian motorists).

We also report on the results of models that were tested a few years ago, but were re-rated using the new NCAP rating system. According to the manufacturers, the designs of these models haven't changed in a way that would influence their crash test results since then.

However, in the most recent tests the offset-crash speed has been increased from 60 km/h to 64 km/h to harmonise the Australian NCAP with the programs in Europe and the US. So the results for the different tests aren't directly comparable. According to NCAP, though, if a model tested at the higher speed achieves the same or better results than a model tested at 60 km/h, it should provide better protection from injury.

The key results

- Most models without an airbag offer less protection from serious head injuries than models with one.
- The majority of cars tested in an offset crash at 64 km/h offered only poor or marginal protection from lower leg injuries, because floor panels were pushed too far into the passenger compartment. Due to the lower speed, cars crashed at 60 km/h generally achieved better lower leg protection.

■ The headrests of all but two cars (the Volvo 850 and Holden Barina) scored only 'poor' or 'marginal' — mainly because they're too low (see table note 4, page 15). (While they're generally referred to as 'headrests', the correct term for them is 'head restraints', and they're not really intended for you to rest your head against.)

■ The Volvo 850 (featuring both driver's and passenger's airbags) was clearly the safest car in the family sedan category and the first car ever to achieve a 'good' overall result in NCAP testing. While this model was part of the US NCAP tests, the results are comparable with Australian NCAP data.

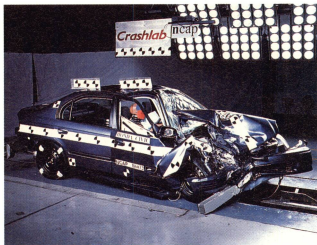
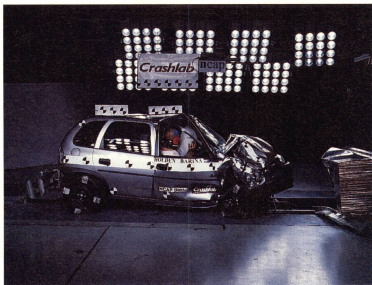
Airbags

Head injuries are the major cause of death and serious injury in car crashes. Airbags are designed to reduce the risk of head injury by preventing your head from hitting the steering wheel, dashboard or windscreen.

The NCAP results clearly show the potential influence of airbags on driver and passenger safety:

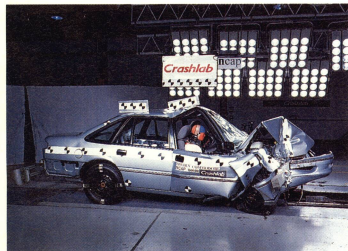
■ While most models with an airbag offer at least 'acceptable' head protection, only two models without one (Daewoo Cielo, Daihatsu Charade) achieved this rating (see the table overleaf).

■ Information from the Federal Office of Road Safety shows an airbag usually at least halves the chance of suffering a serious head injury. In the Nissan Micra, the airbag reduced the risk nine times.



In some of the cars tested, the steering column (and the airbag) moved upwards or sideways in the crash. So the dummy's head couldn't sink into the airbag but struck only part of it. While in some of these models the driver's head was still partly cushioned, the Holden Commodore and the Holden Barina (top) offered only 'poor' protection from serious head injuries — despite their airbags. The

Honda Civic (above), on the other hand, was one of the cars whose airbag worked well.



The Holden Commodore received a 'poor' rating for overall safety performance — it was the worst family sedan in the 1997 tests.



The Volvo 850 is the first car ever to achieve a 'good' rating in NCAP testing.

Airbag performance

How well an airbag can protect you depends on several factors, including the way your car's designed and what you do to make your airbag as safe and effective as possible:

■ Even if your car has an airbag, always wear a seatbelt — they're designed to work together.

■ Try to keep at least 25 cm between your chest and a steering wheel with an airbag so you're not hit by it before it's properly inflated. If you're fairly short you may need pedal extenders to do this.



NCAP crash test results

1
2
3
4

Make / model (in overall performance order within categories)	Weight (kg)	Airbag	Structure	Restraint system	Headrest / head restraint design
Family sedans (frontal crash at 56 km/h, offset crash at 64 km/h, tested in February 1997 *					
VOLVO 850, 1993-97 (A)	1420	D, P	✓✓	✓✓✓	✓✓✓
MITSUBISHI Magna, 1996-97 (with airbag)	1490	D	✓	✓✓✓	X
HONDA Accord, 1996-97	1340	D	✓✓	✓✓	X
MITSUBISHI Magna, 1996-97 (no airbag)	1490		✓	✓	X
TOYOTA Camry, 1995-97	1370		✓	✓	X
HOLDEN Commodore, 1993-97	1390	X	X	✓	X
Family sedans (frontal crash at 56 km/h, offset crash at 60 km/h, tested in June 1995 *					
FORD Falcon, 1994-97	1540	D	✓✓	✓	✓
HOLDEN Commodore, 1993-97	1390	D	X	✓	X
Small cars (frontal crash at 56 km/h, offset crash at 64 km/h, tested in November 1996 and July 1997 *					
MITSUBISHI Mirage, 1996-97 (with airbag)	970	D, P	✓✓	✓✓✓	✓
TOYOTA Starlet, 1994-97 (with airbag)	880	D, P	✓✓	✓	X
HONDA Civic, 1996	1100	D	✓	✓✓	X
FORD Laser / MAZDA 323, 1996-97 (with airbag)	1100	D	X	✓✓✓	X
MITSUBISHI Mirage, 1996-97 (no airbag)	960		✓✓	✓✓	✓
TOYOTA Starlet, 1994-97 (no airbag)	870		✓✓	✓	X
DAIHATSU Charade, 1996-97 (with airbag)	880	D	X	✓	X
DAIHATSU Charade, 1996-97 (no airbag)	880		X	✓	X
DAEWOO Cielo, 1995-96	980		X	✓	X
HYUNDAI Lantra, 1995-97 (with airbag)	1190	D	X	✓✓	X
NISSAN Pulsar, 1995-96	1080	D	X	✓	X
NISSAN Micra, 1995-97 (with airbag)	860	D	X	✓	X
FORD Laser, 1996-97 (no airbag)	1100		X	✓	X
HOLDEN Barina, 1996	950	D, P	X	✓	✓✓
HYUNDAI Lantra, 1995-97 (no airbag)	1150		X	✓	X
NISSAN Micra, 1995-97 (no airbag)	860		X	✓	X
Small cars (frontal crash at 56 km/h, offset crash at 60 km/h, tested in April 1994 and June 1995 *					
TOYOTA Corolla, 1996-97 (with airbag) (B)	1070	D	✓	✓✓✓	X
SUBARU Impreza, 1993-97	1060		✓✓	✓	X
TOYOTA Corolla, 1994-95 (no airbag)	1030		X	✓	X
HYUNDAI Excel, 1994-97 (with airbag)	970	D	✓	✓	X
FORD Festiva, 1994-97	930		✓✓	X	X
HYUNDAI Excel, 1994-97 (no airbag)	960		X	✓	X
MAZDA 121, 1990-95	950		X	✓	X

X Poor
 ✓ Marginal
 ✓✓ Acceptable
 ✓✓✓ Good

D Driver's side
 P Passenger's side

* Note: Results are only directly comparable within categories and results at 64 km/h aren't directly comparable with 60 km/h tests (see Family and small cars on test on page 12).

(A) This model was tested in the US under the same conditions as the Australian NCAP, but in the left-hand drive version. According to Volvo, the right-hand drive version available in Australia will perform similarly.

(B) The 1996/97 model with an airbag only underwent a full-frontal crash. The 1994/95 results were used for the offset crash.

1 Weight

Crash test results are only comparable for vehicles of similar size and weight. As a guide, cars weighing within 230 kg of each other can be considered directly comparable.

2 Structure

The way the car is designed and built was assessed. In modern cars, the front is designed as a crush zone to absorb the force of a crash. The passenger compartment and the roof are very strong and — ideally — should keep their shape in a collision.

The steering wheel, dashboard and floor

panels shouldn't be pushed excessively inwards because this is more likely to injure occupants.

The doors should remain closed during a crash but be able to be opened afterwards.

3 Restraint system

The seatbelt, seat and, if applicable, the airbag were assessed. The restraint system is supposed to keep occupants inside the car, to protect them from injuries due to contact with hard car parts and to spread the force of a crash over parts of the body that can cope with such forces more easily.

5	5	5	5	6	
Protection from serious injuries to: head	Chest	Upper legs	Lower legs	Overall performance	Make / model (in overall performance order within categories)
✓✓	✓✓✓	✓✓✓	✓✓✓	✓✓✓	VOLVO 850, 1993-97 (A)
✓✓	✓✓	✓	X	✓✓	MITSUBISHI Magna, 1996-97 (with airbag)
✓	✓✓	✓✓✓	X	✓✓	HONDA Accord, 1996-97
	✓✓✓	✓✓	X	✓	MITSUBISHI Magna, 1996-97 (no airbag)
	✓✓✓	✓✓	X	✓	TOYOTA Camry, 1995-97
	✓✓	✓✓✓	X	X	HOLDEN Commodore, 1993-97
	✓✓	✓✓	✓	✓	FORD Falcon, 1994-97
	✓✓✓	✓✓✓	✓✓	✓	HOLDEN Commodore, 1993-97
✓✓	✓✓✓	X	X	✓✓	MITSUBISHI Mirage, 1996-97 (with airbag)
✓✓	✓✓✓	✓✓✓	X	✓✓	TOYOTA Starlet, 1994-97 (with airbag)
✓✓	✓✓	✓✓✓	X	✓✓	HONDA Civic, 1996
✓✓	✓✓✓	X	✓	✓✓	FORD Laser / MAZDA 323, 1996-97 (with airbag)
	✓✓✓	X	X	✓✓	MITSUBISHI Mirage, 1996-97 (no airbag)
	✓✓	✓✓✓	X	✓✓	TOYOTA Starlet, 1994-97 (no airbag)
✓	✓✓✓	✓	X	✓	DAIHATSU Charade, 1996-97 (with airbag)
✓	✓✓✓	✓	X	✓	DAIHATSU Charade, 1996-97 (no airbag)
✓	✓✓	X	✓	✓	DAEWOO Cielo, 1995-96
	✓✓	X	X	✓	HYUNDAI Lantra, 1995-97 (with airbag)
	✓✓✓	✓	X	✓	NISSAN Pulsar, 1995-96
	✓	X	X	✓	NISSAN Micra, 1995-97 (with airbag)
	✓✓✓	X	✓	X	FORD Laser, 1996-97 (no airbag)
	✓✓	✓	X	X	HOLDEN Barina, 1996
	✓✓	X	X	X	HYUNDAI Lantra, 1995-97 (no airbag)
	✓✓	✓✓	X	X	NISSAN Micra, 1995-97 (no airbag)
✓	✓✓✓	✓✓✓	✓✓✓	✓✓	TOYOTA Corolla, 1996-97 (with airbag) (B)
	✓✓✓	✓✓✓	✓✓✓	✓	SUBARU Impreza, 1993-97
	✓✓	✓✓	✓✓✓	✓	TOYOTA Corolla, 1994-95 (no airbag)
	✓✓✓	✓✓✓	✓	✓	HYUNDAI Excel, 1994-97 (with airbag)
	✓✓	✓✓✓	✓✓✓	X	FORD Festiva, 1994-97
	✓✓	✓✓✓	✓	X	HYUNDAI Excel, 1994-97 (no airbag)
	✓✓	✓✓	X	X	MAZDA 121, 1990-95

Industry criticism

Some manufacturers say NCAP tests don't represent all accidents and the results are presented too simplistically. In fact, NCAP has been shown to be representative of on-road crashes in Australia, and in addition, around 60% of all serious and fatal injuries in road accidents are from front-on accidents. The tests give car buyers safety information they wouldn't otherwise have.

CHOICE thinks car makers should publish their in-house crash test results if they believe the NCAP data gives the wrong picture.

The crash-test dummies were coated with paint that rubs off easily, so that places where they had made contact with the car could be noted after the crashes.

4 Headrest/head restraint design

In a collision from the rear, or when the occupant bounces back into the seat after a frontal crash, their head can flick back with great force, causing severe injuries (often called 'whiplash').

The headrest can help to prevent this. However, it can only do so if it's not too far behind the back of the head or too far below the top of the head.

A 'poor' rating (X), for example, means the top of the headrest (in the lowest possible position) is more than 12 cm lower than the top of the head or more than 12 cm away from back of head of an average-size male.

As a guide, the top of the headrest shouldn't be lower than eye level.

5 Protection from injury to various body parts

Crash-test dummies that represent average-sized adult males were seated in the driver and passenger seats. Their heads, chests and legs were fitted with sensors that measured the forces and

movements these body parts experienced during the crash tests.

The measurements were used to calculate the risk of injury to a human occupant.

6 Overall performance

The overall performance incorporates the results for structure, restraint systems and protection from injury in both types of crash, for both driver and passenger.

Our trialists on the course: they took the pramettes over concrete, asphalt, grass and loose gravel, up and down kerbs, hills and a flight of stairs.



Pramettes

For the price of a good stroller, you could buy a pramette instead — they're more versatile, and all those we tested passed our durability tests with flying colours.

IN BRIEF

- The cheapest pramette was also the best in our user trial and top of the recommended list, while the second cheapest came second.
- Several, including the two most expensive, were not considered safe enough to recommend buying.

WITH A NEW BABY DUE ON THE scene, you could be facing the prospect of forking out for both an expensive pram, which you'll only use for a few months, and then a stroller, which may only last a few months because they're often not very durable.

Or you could buy a pramette — a pram/stroller combo. The pramette's backrest can be positioned either horizontally (in pram mode) or vertically (stroller mode). This versatility means you can use it for babies as well as toddlers up to about three years — and you don't have to buy both a pram and a stroller.

While they're becoming more popular with new parents, pramettes may not suit everyone. For example, because of their weight and bulk when folded, you might have trouble taking them on buses and trains. And if you live in a small place, a pramette might be more awkward to store away.

We bought 12 popular and widely available models ranging in price from \$150 to just under \$500. As well as carrying out durability and safety

tests in our labs, we looked at ease of use and manoeuvrability, inviting six mums — all experienced pramette users — to put them to the test.

The user trial, durability tests and most of the safety tests were done with the pramettes in stroller mode, because you're likely to use it as a stroller for longer than you would as a pram.

Durability

We've found in the past that the strength and durability of strollers can leave a lot to be desired. This is based not only on our tests — which are pretty severe — but on the letters and phone calls we receive from subscribers.

But this time around, we were very pleased with the results: the pramettes all survived intact, and the only sign of any trauma was insignificant wear and tear on the wheel bearings and tyres.

Using them

Our trialists took the pramettes on a gruelling course to test their handling and manoeuvrability. They also judged how easy they were to fold up and put in the boot of a car, and to strap their kids into.

All the pramettes performed well in the manoeuvrability tests, with the BABYCO Richmond coming out ahead. However, even the worst performers, the STEELCRAFT Seville and BABYCO/JANE Bribon, were rated as 'reasonably easy' overall — still a good result.

Most pramettes have swivelling front wheels and fixed back wheels when they're in stroller mode — which makes them easier to manoeuvre. But in pram mode the direction is reversed, so the front wheels become the rear wheels (see the photos on page 18). Pramettes with wheels which can all be either locked or swivelling — the INGLESINA Fuego, PEG PEREGO Roma, BABYCO/JANE Bribon, and STEELCRAFT Seville — may be easier to use in pram mode than the others, because you can have swivelling front wheels and fixed rear wheels in both pram and stroller modes.

Apart from good manoeuvrability, mums also liked pramettes that are lightweight and easily folded, and these features helped distinguish the best from the worst models in our ease of use trial. The lightweight BABYCO Richmond again came top of the list, followed by the MOTHER'S CHOICE Brumby and BABYCO/SWALLOW Explorer.

We'd like to thank the six women and their children for taking part in our trial.

Safety

There's an Australian standard for safety requirements of prams and strollers (pramettes are classified as strollers), but like most infant equipment standards, manufacturers don't have to comply with it.

We tested the pramettes for safety, and found only six which we considered safe enough to recommend.

The most critical faults were failures of the safety restraint system. The standard specifies that strollers (and pramettes) must show no signs of structural failure when tested to the standard and the five-point harness must be secured either directly to the stroller frame or to the seat, with the seat then adequately secured to the frame. The EIC LOVE 'N' CARE Fantasy and BABYCO/SWALLOW Explorer failed our tests because the strap which attaches the seat to the frame came free under testing conditions specified in the standard, allowing the whole seat to come away from the frame. The STEELCRAFT Brougham failed because the crotch strap pulled out of the seat.

Another two had designs which CHOICE thinks could compromise safety, although they don't breach the standard. The PEG PEREGO Roma harness had its shoulder straps attached to the waist strap (behind the baby), rather than passing through the backrest at shoulder level. This means the child's shoulders aren't held securely against the seat back,

possibly allowing the child to be thrown forward in a collision (with a kerb, for example), or to wriggle out of the straps.

The crotch strap of the INGLESINA Fuego was not adjustable, but more worrying was the fact that it was difficult to use, which could lead to it not being used at all. We also found that it was possible to accidentally operate the folding mechanism, which could collapse the pram.

The five pramettes with harness safety problems are **not recommended** for purchase.

Other safety problems considered less critical were entrapment hazards, such as small, interesting places where inquisitive fingers or toes might get trapped (EIC LOVE 'N' CARE Fantasy, MOTHER'S CHOICE Brumby and BABYCO/SWALLOW Explorer).

Be careful when you see claims that a pramette meets the Australian standard. In many cases they're just that — manufacturers' claims — and independent tests like CHOICE's don't bear them out. See *What to look for* on page 18 for more on this.

WHAT TO BUY

BABYCO Richmond	BEST BUY	\$150
BABYCO Waverley II		\$160
BABYCO Fresco		\$170
BABYCO/JANE Bribon		\$350
STEELCRAFT Seville		\$249
STEELCRAFT Trieste		\$299

The best model in our tests — the BABYCO Richmond — was also the cheapest, making it our **Best Buy**. The BABYCO Waverley II and BABYCO Fresco are also good value for money.

The most expensive pramette, the PEG PEREGO Roma, was popular with our trialists for ease of use, but unless the harness design problem is rectified, we can't recommend it.



The CHOICE Guide to Baby Products

In October we'll be publishing a new edition of this popular book, which contains other tests of baby products plus general advice on buying for a baby. Look out for it in our October CHOICE Books catalogue, which you'll receive with your October issue.

Our 'rolling road' rig is designed to give an indication of how well pramettes and strollers will stand up to the wear and tear of everyday use.

WHAT TO LOOK FOR



The crotch strap on the Inglesina Fuego (top) is a problem because it's not adjustable and is hard to use. The Steelcraft Trieste (above) shows an example of a good five-point harness.

The Babyco Richmond pramette in stroller mode (left). To convert it to a pram (right), the handle is flipped over, the seat reclined and the hood adjusted.

■ **Folding and unfolding:** Try folding and unfolding the pramette in the store. Can you do it with one hand — assuming the other is occupied holding your baby — or do you need two?

■ **Weight and size:** The lighter and more compact, the better. When the pramette is folded, make sure you can easily lift and carry it. Will it fit in your car boot?

■ **Wheels:** Large wheels are better over rough or soft ground than smaller wheels. If all four wheels can be either locked or swivelling, you can lock the rear wheels straight in both pram and stroller modes, which makes manoeuvrability easier. Rear stroller wheels that are permanently fixed will be front wheels in pram mode, making it more difficult to steer. Make sure you can activate and release the swivel locks with your feet, rather than having to use your hands. Wheel it around in the shop to test its manoeuvrability in both modes.

■ **Brakes:** Brakes on all four wheels mean that you can always lock the rear wheels, whether in pram or stroller mode. If the brakes are only on one set of wheels, it may be awkward to get to them when they're in front. Make sure you can activate and release the brake locks with your feet, rather than having to use your hands.

■ **Dual linking:** Some pramettes have a 'central linking' system, where activating one lever for brakes or swivel locks acts on both wheels on the axle — most of the pramettes we tested have separate brakes or swivel locks for each wheel.

■ **Handle:** Make sure the height of the handle is comfortable — some have adjustable handles, although they might only adjust a few centimetres. Some handles are easier to reverse than others, although you may not have to do it very often.

■ **Harness:** The harness should be fully adjustable, with a waist strap, a crotch strap and shoulder straps. Ideally it should be permanently attached, and make sure the shoulder straps are fed through the backrest at shoulder level. The buckles should be easily operated by you — but not your child.



Pramettes aren't as light and portable as strollers, especially if you're fairly small — check before you buy.

■ **Space for packages:** The pramettes we tested had a basket underneath for small parcels — make sure it's a suitable size for your needs and easily accessible. A pramette has a one-piece handlebar, which makes it difficult to hang a shopping bag from it — a dangerous habit in any case.

■ **Adjustable backrest and footrest:** Three-position backrests and footrests can make the pramette more versatile in different situations.

■ **Other features which might be useful:** A boot cover to protect your child from the elements; a padded bumper bar which can be removed or adjusted for larger children; a viewing window in the hood so you can keep an eye on your baby; and a removable mattress for easy cleaning.



This product has been designed, manufactured and tested to comply with:

**AUSTRALIAN
STANDARD**

AS / NZS 2088:1993



Labels like the one on the right may make it look as if the pramette has been approved as conforming to the Australian standard — complete with a lookalike tick — but in fact it's just a manufacturer's claim. The pramette may not pass the standard's safety requirements in independent tests like ours.

The label to look for is the red StandardsMark (left) — it's probably the best guide you'll get when shopping for safe baby products that haven't been through CHOICE tests. However, we found one product with the Standards Mark (the Babyco Swallow/Explorer) that failed one of our critical safety tests. This is very worrying and we'll be following it up with Standards Australia.



PROFILES

The pramettes are profiled in rank order. Prices shown are a good target to aim for when shopping around, based on nationwide checks in July 1997. Anything lower is a bargain.

All the pramettes profiled:

- Passed our durability tests and our minimum requirements for safety.

Babyco Richmond

Target price: \$150

Good points

- Best in the test for both manoeuvrability and ease of use.
- The lightest of all the pramettes, and easy to lift and carry.
- Trialists liked the cushioned handle.

Bad points

- Some trialists found difficulty undoing the harness and folding the pramette.



Babyco Fresco

Target price: \$170

Good points

- Easy to fold and unfold.
- Removable bumper bar.
- The hood has a viewing window.

Bad points

- Trialists found the brake levers tended to get caught going up stairs.



Steelcraft Seville

Target price: \$249

Good points

- Has four swivelling wheels that can be locked straight.
- The handle height is adjustable, although only by a few centimetres.
- The hood has a viewing window and a pocket for storage.

Bad points

- Heavy, bulky and not very easy to fold.

- Trialists experienced difficulty in getting it up and down stairs.

Check you can easily get things in and out of the basket under the pramette. Our trialists found the Steelcraft Trieste's rather inaccessible because of the bar across the front of it.



- Manoeuvred well, with a rating of 'reasonably easy' or better.
- Scored well for ease of use, with a rating of 'reasonably easy' or better.
- Have an adjustable hood.
- Come with a padded bumper bar (except the **BABYCO Fresco**), a removable parcel basket and a boot cover.



Babyco Waverley II

Target price: \$160

Good points

- The handle can be easily reversed using the release bar located underneath it.
- The hood has a viewing window so you can keep an eye on your child, and a rear pocket.

Bad points

- Trialists thought it was quite heavy and bulky (it was one of the

heavier pramettes).

- Some trialists experienced difficulties in adjusting the wheels from fixed to swivel.



Babyco/Jane Bribon

Target price: \$350

Good points

- Easy to fold, lift and carry.
- Has four swivelling wheels that can each be locked — see *What to look for*, opposite, for the advantages of this.
- The bumper bar can be removed.

Bad points

- Trialists found the swivel locks difficult to operate, and the brakes difficult to apply.
- To fit the boot cover, the standard

bumper bar has to be replaced with a different one (which has a foot muff attached) — not very convenient to carry around in case it's needed.



Steelcraft Trieste

Target price: \$299

Good points

- Scored very well for manoeuvrability.
- All wheels have brakes, and the rear brakes (in stroller mode) are dual-linked (for the advantages of dual linking, see *What to look for*).
- Front swivel wheels (in stroller mode) are dual-linked.
- The bumper bar is removable.

Bad points

- Trialists thought it was heavy (it's the heaviest of all the pramettes tested), bulky and wide, and it was rated difficult to lift and carry.
- Not very easy to fold or unfold.
- Parcel basket not very accessible.

Brand / model (in rank order)	Manufacturer / distributor	Origin	Target price (\$)*	Warranty (years)	Weight (kg)	Swivel wheels	Brakes	
RECOMMENDED								
BABYCO Richmond	Babyco	Taiwan	150	1	8.8	Front only	Rear only	3
BABYCO Waverley II (A)	Babyco	Taiwan	160	1	11.7	Front only	Rear only	3
BABYCO Fresco	Babyco	Taiwan	170	1	9.6	Front only	Rear only	2
BABYCO/JANE Bribon 4WS	Babyco	Spain	350	1	10.2	Front and rear	Rear only	3
STEELCRAFT Seville LXI 33080	Britax	China	249	1 (B)	12.3	Front and rear	Rear only	3
STEELCRAFT Trieste 33105/6	Britax	Taiwan	299	1 (B)	12.9	Front only, dual-linked	Front & rear, rear dual-linked	3
BORDERLINE								
MOTHER'S CHOICE Brumby #502AS-K	IGC	China	172	1 (C)	9.6	Front only	Rear only	3
NOT RECOMMENDED								
BABYCO/SWALLOW Explorer	Babyco	Taiwan	210	1	9.5	Front only	Rear only	3
EIC LOVE 'N' CARE Fantasy	EIC	Taiwan	215	1	8.9	Front only	Rear only	3
PEG PEREGO Roma	Thebe	Italy	499	1	9.1	Front and rear, dual-linked	Front and rear	3
STEELCRAFT Brougham SL2 33025	Britax	China	180	1 (B)	12.1	Front only	Rear only	3
INGLESINA Fuego RC	Valiant	Italy	399	1	10.3	Front and rear	Front and rear	4

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in July 1997. Anything lower is a bargain.

(A) This model has been discontinued, although it may still be available in some stores.

(B) Three months for a complete replacement of the pramette.

(C) Plus an additional two years' free repair — labour, not parts.

(D) Potential finger or toe trap.

(E) Occasionally when unfolding, one of the automatic locks did not engage.

(F) Part of the safety restraint system structurally failed.

(G) The shoulder harness doesn't pass through or attach to the backrest at shoulder level. This is not part of the standard, but we believe it to be a necessary safety requirement.

(H) The folding devices may be able to be operated accidentally.

(I) The crotch strap is not indicated or described in the instructions, it isn't adjustable, and it's difficult to use.

Safety warning

Never leave your child unattended in a pramette, especially when they're sleeping. A number of infants have asphyxiated or been strangled in a pramette — in some cases their heads slipped through the leg opening, while in others the base was dislodged due to the infants' movement.

For people with disabilities

An occupational therapist from the Independent Living Centre evaluated the pramettes to identify which features would be useful for people — parents and children — with disabilities.

Babies with disabilities

■ Of the pramettes considered best for children with disabilities, only the **BABYCO/JANE Bribon** and **BABYCO Fresco** are in our recommended list. Both have a removable or opening bumper bar (which is useful when you're trying to get your child into the stroller) and a footrest which can have footcups easily attached.

■ The harness should hold your child securely — any of our recommended models should do the job.

■ The **STEELCRAFT Trieste** is available in a modified version called the **Matthew Buggy**, which is designed specifically for children with disabilities. Contact the distributor, Rehab4Kids, on (0419) 393 393 for details.

Adults with disabilities

■ Lightweight pramettes are easier to lift and carry, although not necessarily easier to manoeuvre — the **BABYCO Richmond** fits both criteria.

■ Look for pramettes you can operate single-handedly: folding, reversing the handle position and adjusting the footrest and seat angle. All the pramettes tested were quite easy to unfold, although the **MOTHER'S CHOICE Brumby** didn't always automatically fully lock in the open position.

■ Look for pramettes which have levers (to release the locks for folding) on the side rather than beneath the seat, as they're easier to access — the **BABYCO Fresco** was good in this regard.

■ Brakes and swivel locks with dual linking (see *What to look for* on page 18 for an explanation of dual linking) are easier to operate because you only need to use one foot — the **STEELCRAFT Trieste** has dual linking on the rear brakes and front swivel locks.

The **STEELCRAFT Trieste** (despite its weight), **BABYCO Richmond** and **BABYCO Fresco** were considered the best of those on our recommended list for parents with a disability.



The Steelcraft Trieste is the only one of our recommended pramettes which has dual-linked brakes.

positions	4	5	6	7	8	9		
Hood features	Removable mattress for cleaning	Adjustable handle height	Durability test	Safety tests	Manoeuvrability score (%)	Ease of use score (%)	Overall trial score (%)	Brand / model (in rank order)
—	✓		Pass	Pass	75	72	74	BABYCO Richmond
Viewing window, rear pocket	✓		Pass	Pass	64	70	67	BABYCO Waverley II (A)
Viewing window, detachable		✓	Pass	Pass	65	67	66	BABYCO Fresco
Detachable	✓		Pass	Pass	60	67	64	BABYCO/JANE Bribon 4WS
Viewing window, rear pocket	✓	✓	Pass	Pass	60	67	64	STEELCRAFT Seville LXI 33080
Detachable	✓		Pass	Pass	68	58	63	STEELCRAFT Trieste 33105/6
Viewing window, detachable			Pass	(D) (E)	66	70	68	MOTHER'S CHOICE Brumby #502AS-K
Detachable	✓	✓	Pass	(D) (F)	65	70	68	BABYCO/SWALLOW Explorer
Detachable	✓	✓	Pass	(D) (F)	65	67	66	EIC LOVE 'N' CARE Fantasy
Detachable			Pass	(G)	62	69	66	PEG PEREGO Roma
Viewing window, rear pocket	✓		Pass	(F)	64	64	64	STEELCRAFT Brougham SL2 33025
Detachable			Pass	(H) (J)	63	57	60	INGLESINA Fuego RC

equal

1 Swivel wheels

Some pramettes have swivel wheels only at the front (in stroller mode) and some have them all round. Dual linking means you only have to press one lever to lock both wheels on the same axle when you want to stop them swivelling. (For more on swivel wheels and dual linking, see *What to look for*, page 18.)

2 Brakes

Some pramettes have brakes only at the rear (in stroller mode) but some have them at the front as well. (For more on brakes, see *What to look for*.)

3 Number of backrest positions

The seat can be adjusted to a number of positions ranging from flat (in pram mode) to almost vertical (stroller mode).

4 Number of footrest positions

The angle of the footrest can be adjusted to suit your child.

5 Durability test

The pramettes were tested in stroller mode on a 'rolling road' rig — a conveyor belt with small aluminium bumps on it. This test is designed to simulate someone pushing the fully loaded pramette at a fast walking pace over cracked pavement or rough ground.

The pramettes were loaded with a 15 kg weight in the seat, and 2.5 kg of 'shopping' in the

parcel basket. The belt was run at 5 km/h for 64 hours. A 'pass' means the pramette survived intact, with at worst insignificant wear and tear on the wheel bearings and tyres.

6 Safety tests

The design and construction of the pramettes were tested for safety aspects according to the voluntary Australian standard for prams and strollers (AS/NZS 2088:1993).

The safety criteria we used were:

- The pramette must have a full five-point safety harness with straps securely attached to the frame (or to the seat, which must be attached to the frame). It should hold a child securely in the stroller even in a collision.
- The shoulder straps must attach to the pramette at shoulder level.
- There must be two independent safety locks, which can't be accidentally released, to ensure the pramette won't fold in on the child.
- There should be no dangerous sharp edges, points or projections, no detachable parts which could be swallowed or inhaled, and no small spaces where fingers or toes might get trapped.
- The brakes should hold the loaded stroller facing up or down a hill.
- The pramette should be stable enough to stay upright when it's on a slope.
- The reversible handle shouldn't be able to accidentally unlock and flip over.

7 Manoeuvrability

Trialists took the pramettes over a 350 metre course which included carpet, asphalt, concrete, grass and gravel surfaces, with obstacles including kerbs, hills and stairs. The pramettes were loaded with a 10 kg 'baby' (a dummy) and 2.5 kg of shopping. This score was based on the ratings given by our trialists.

8 Ease of use

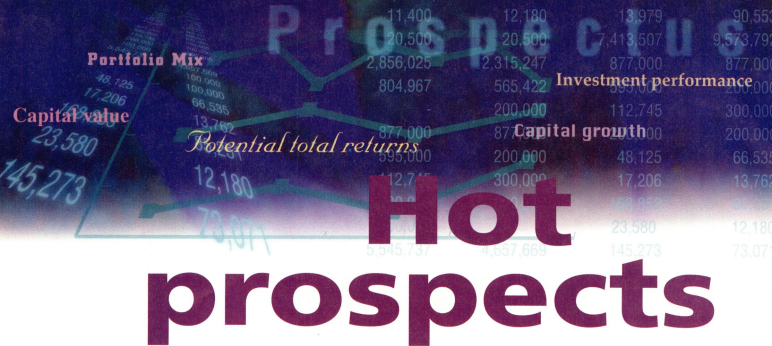
To determine ease of use, trialists were asked to do the following: place a bag of shopping in the parcel basket, convert the wheels from a fixed to a swivel setting, adjust the handle height (if available), convert it between pram and stroller modes, fold and unfold the pramette, put the folded pramette into the boot of a family-size car (a Holden Berlina four-door sedan).

They also put their own child in the seat, and judged various aspects of the harness system.

The score is based on their ratings for these activities.

9 Overall score

As all the pramettes passed the durability test, the overall score is based on the user trial results (50% manoeuvrability and 50% ease of use). Pramettes with no safety problems are **recommended**. Those which had serious safety problems are **not recommended**. The **borderline** category covers pramettes with safety problems which were considered non-critical.



If you're thinking of putting money into a unit trust, you'll need to check the information documents for these investments — the 'prospectus'. Unfortunately, they can be more confusing than enlightening. Here's a checklist of what to look for before you invest your money.

IN THIS ARTICLE

- Key features of unit trust prospectuses.
- The range of fees charged.
- What to watch out for.

Our review

The unit trust prospectuses we reviewed were current at the time of writing (July 1997). Check the expiry date of the prospectuses you receive before investing in any of the unit trusts they offer. You can also get prospectuses for share investments, but these are beyond the scope of this article.

IF YOU'RE CONCERNED THE INVESTMENT return from your bank account or term deposit is too paltry, you may have been thinking about investing in more diverse areas, such as shares or property.

One way of doing this is to invest in a unit trust (also known as a managed fund). Your money is pooled with other people's to buy a range of different investments and it's managed by a team of professionals. You can spread your investment better than you might be able to do on your own, and the day-to-day investment decisions are taken for you.

The first step when investing in a unit trust is to read its prospectus. This is a legal document which sets out the history and current status of the fund.

However, prospectuses can be complicated, and many would-be investors are understandably reluctant to put their money into something they don't totally grasp. They're discouraged by the jargon and confusing graphs which dazzle the eye but don't provide the basic information they need.

As the recent Wallis Report into financial services noted, "Out of an abundance of caution, many [prospectuses] contain much information of little use to investors" or "do not inform investors adequately about the nature of the product on offer".

Some people simply trust their financial adviser's recommendations and sign the application form without reading it carefully. But the growing

significance of managed funds as investments for ordinary people means it's important to understand this first step in the investment process.

First checks

Fund managers, banks and insurance companies often advertise prospectuses in newspapers or investment magazines with a toll-free number, and will send you information on a range of funds.

You should check any prospectus is registered with the Australian Securities Commission by calling 1300 300 630. Registration means the ASC is satisfied that minimum legal standards of information in the prospectus, such as fund structure and trustee names, have been met. While it's reassuring to know the required information is present, the ASC can't guarantee it'll be easy to find or interpret. And registration is certainly no guarantee of the fund's performance.

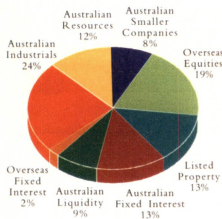
Concepts, jargon and key features

Take the opportunity to read through several prospectuses — it may save you time and money later as you become familiar with terms and investment concepts.

There are often several funds available in one prospectus, with a 'key features' section at the beginning providing a summary of them all.

What shall I invest in?

Do you want the stability of a low-risk investment that's likely also to give you a fairly low return, or can you afford to go for higher risk with potentially higher returns? Or do you want a combination? The investment mix or 'asset allocation' (as it's often called) will tell you where your money is ending up and therefore what your levels of risk versus return will be: shares (also known as equities, and a higher risk), property (medium risk), bonds (low risk) or a mixture (a balanced fund). Whichever unit trust you



A balanced fund invests in a number of different assets, as this chart from Rothschild shows.

choose, the prospectus should include details of the different types of industry it invests in.

Initial investment minimums generally vary from \$1000 to \$5000, although they can be up to \$20,000 for particular funds, such as GIO's Monthly Income Trust.

While it may be tempting to jump into a fund that has done well in recent times, there's no guarantee it will continue to do so. This should definitely not be your only criterion for signing up.

It's best to look for long-term consistency of returns over periods with different economic conditions. This means the fund has coped successfully with factors such as inflation, interest rates and share price movements.

Will I still have my money at the end of the day?

Fund security varies widely and will depend on what is invested in.

Low-risk funds, such as cash management trusts, may be capital-guaranteed, which means you will at least get your original investment back — but your profit will be lower, matching the level of risk.

Higher-return investments, such as shares, move up and down more dramatically — this is known as volatility. A volatile investment, such as a trust that buys shares in developing or overseas companies, will naturally be more risky than, say, investment in government bonds, and you could lose your money.

For more info...

In a CHOICE article last year (*Where to invest \$5000 to \$10,000*, October 1996) several financial advisers indicated that unit trusts can be a good investment choice for almost everyone. But you need to look at where the unit trust is investing the money. If you would like to know more about different investment options, refer back to the October article or see the CHOICE investment special. *Your Money*, available at newsagents and from CHOICE Books — see page 34.

Confusion v clarity

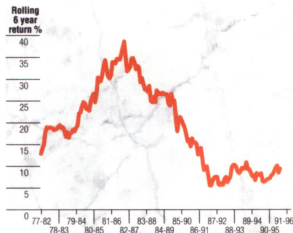
The prospectuses CHOICE looked at were issued by major fund managers, insurance companies and banks in the last two years. Most contained similar information, but some were easier to understand.

Thumbs up to:

- Prospectuses which provide easy-to-read 'key feature' statements for their unit trusts. Mercantile Mutual, AMP and First State all offered accessible 'funds at a glance' summaries of investment choices.
- Managers which name individual stocks in equity funds so investors can follow companies within their share portfolios. For example, the prospectuses of Rothschild, BT and Westpac name the top 10 stock holdings in their equity funds.

Could do better:

- Prospectuses which include pictorial guides to explain fund volatility and growth potential that may only serve to confuse an inexperienced investor. For example, Westpac has used apples, trees and arrows as symbols to illustrate different funds' profiles, but they may not make things clearer for everyone.
- Prospectuses which include unnecessary and/or overly complicated graphs and explanations. For example, First State included a chart (above) showing the performance of international sharemarkets, but without a



This chart, showing international sharemarket performance, is of little use to prospective investors without a direct link to how the fund in question (First State's international fund) performed.

direct link to First State's international fund's performance.

- Prospectuses, such as BT's, which use differently scaled graphs next to each other, potentially confusing the reader into thinking the graphs are showing similarly valued performance.

Savings plans

Some funds offer this option (also known as regular contribution plans or reinvestment plans). Investors' funds can be automatically transferred from a nominated account every month to buy more units in the investment trust.

These plans can notch up significant returns for you through regular deposits. But don't sign on the dotted line before recognising there are monthly charges for the privilege of these transfers. Perpetual Funds Management, for example, charges a 4% initial application fee, and 4% for every direct debit from your bank or building society after that.

Shop around for a unit trust that doesn't charge regular contribution fees — it will mean more of your money is being directed towards real savings.

Potential volatility



Westpac used symbols, along with a brief explanation, to illustrate its funds' security and growth potential, but they may not make things clearer for everyone.

Although all investments can be volatile, you'll be more exposed to the adverse effects if you're investing in the short term (one to two years) as you won't be able to 'ride out' the lows and wait for the highs before you sell.

How much money will I make?

The whole point of investing is to make your money earn more money, and it can do this in different ways. There is no set 'return' (the money you make) for unit trusts — it depends on their investment performance.

Returns usually refer to **capital growth** (the profit made from buying and selling an asset) and **income** received through **dividends** — payouts made by the company you've invested in when it has made a profit — and interest on bonds, say.

If you're looking at a share trust, the All Ordinaries Share Price Index doesn't take into account the dividends (income) paid by shares — only the capital value. If you only focus on this index, you'll be overlooking the fact that more than half the total return from shares may come from dividends.

The prospectus should tell you when and how often the income will be paid. You can choose to have them reinvested, paid into your bank account or sent by cheque to your address.

Prospectuses for existing unit trusts will usually

show the rate of return (in interest percentage points) from the fund over the last three years at least. If a chart is used to illustrate this, it's most useful if there's a relevant comparison. For example, a share trust that invests in resource and mining companies should show its return in relation to the ASX All Resources (Ex Gold) Index. The trust may look very successful if a chart shows it's been returning averages of 8% over the last 10 years. But compare it to this Index and it won't look half as good if that's been returning double-digit figures.

Know your manager

There's a difference between the company promoting the investment fund and its trustee. The former manages your money, while the trustee is meant to protect the rights of investors by auditing the fund, distributing income and sending out accounts and statements.

There have been cases both in Australia and overseas where the trustee has not been as protective of investors' funds as it should. In the infamous Estate Mortgage case, 56,000 people lost money when the trust collapsed in 1990.

Knowing who's who in the fund's management company can be much more important than glossy brochures or media marketing when making up your mind about where to invest. Study the credentials of the company directors and the people managing your money. This is usually found at the back of the prospectus.

Watch out for fees

Fees can be among the most difficult information to find and understand for prospectus readers. They may not be clearly explained or may be scattered around in different sections, and quoted returns can be misleading if management charges aren't deducted.

Generally there are four types of fee:

- **Upfront** (entry) fees, which can be between nil and 5%, and **exit** (or redemption) fees.
- **Annual management charges**, which are typically between 1% and 2% of the trust's net asset value.
- A trustee fee of around 0.1% per year.
- **Other charges**, which may include costs associated with employing computer experts, maintaining accounts and registers, and administration.

MERs

However, fees don't tell the whole story — it's the net return after fees that's more important — the **management expense ratio (MER)** provides a useful way of comparing fees other than upfront and exit fees. It's obtained by dividing the level of expenses incurred by the trust by the average size of



the fund (in dollar terms), and is expressed as a percentage — the lower the better.

MERs can vary between 1% and 2.5%, depending on the type of fund. Some types are more expensive to operate than others, so the MER is most useful when comparing the same type of fund.

■ **CHOICE'S advice:** Expect an MER of around 1% to 1.75% for cash and bond trusts and around 2% to 2.5% for international equity (shares) and high-growth/risk trusts.

In and out — what will it cost?

In some trusts, such as a mortgage fund, there is no entry fee, but an exit fee if you withdraw your money before a certain time. If you're certain you can leave your money in for more than a few years — usually three — you can avoid fees by choosing one of these trusts.

If you want to withdraw (also called 'redeem') some or all of your money from a trust before the specified investment timeframe is up, look for how much you can access and what it will cost.

Minimum withdrawals can start from \$500 and are usually available within seven days, although legally they can take up to one month.

Be careful about how long it may take to actually get your money (called the redemption period) for property trusts in particular — these can vary between 60 days and 12 months.

You may also want to switch money between funds within the same company during your investment period, perhaps because you think another fund (with different underlying investments) could do better than the one you're in. Most fund managers allow you to switch between two and four times a year free of charge before you incur a fee.

If you switch to a fund with higher entry fees, you'll have to pay the difference. If you switch to a unit trust listed on the sharemarket, you'll have to pay brokerage fees for buying and selling units, regardless of whether the prospectus says there are no switching fees.

Financial adviser commissions

If you have a financial adviser who advises you to join a particular fund, an upfront and an annual ongoing commission (known as a **trailing commission**) may be paid to him/her by the fund manager for as long as you invest in the fund.

Advisers may suggest a particular fund based on the size of their commission. Ask them for a written

Getting better all the time

The quality of prospectuses may improve after the Wallis Report into financial services recommended changes to "eliminate information overload".

Under existing law, a managed fund prospectus must contain all the information that an investor or a financial adviser needs to make an informed decision. A pilot project initiated by the Australian Securities Commission and the Investment Funds Association aims to make prospectuses easier to understand, halving their size without compromising content. The Consumers' Association will be keeping close track of the progress of this project.

One option being trialled is to offer managed investments via an initial 'short-form' prospectus with an application form attached. The investor can also ask for the more substantial prospectus if required.

■ **Example:** One of the first to introduce this measure is First State Fund Managers, which has launched a five-page prospectus for a cash management trust — a simple investment in short-term government and bank-backed securities and deposits.

The First State version is around 20 pages shorter than other cash management trust prospectuses on the market. However, many managers think it will be difficult to shorten prospectuses for trusts which involve more volatility, such as shares, and still provide an adequate explanation for investors of the greater risks and potential returns.



Watch out for...

■ **Jargon:** A prospectus can use words that don't match the ones you're looking for. For example, it may use 'risk' when you're searching for information on 'security', or 'transactions' when you're looking for 'access'.

■ If you're unsure about the tax issues arising from unit trust investment, such as realised capital gains, dividend imputation (whereby shareholders who receive dividends from a company are entitled to tax credits) and tax-free and tax-deferred income, it's best to see a licensed financial adviser or accountant.

breakdown of fees, and other benefits they may receive, for each investment fund so you can check if a particular one is being favoured for its bigger commission. Some independent advisers give you back ('rebate') their upfront commission and charge you a flat fee for advice instead. And if your adviser doesn't accept the commission in the first place, there may be a reduction in the exit fees you pay.

Payments to advisers can be as high as Mercantile Mutual's 4% initial commission on gross investment for some of its products and up to 0.4% for ongoing commission.

Ring the ASC on 1300 300 630 for a copy of its booklet *Don't kiss your money goodbye* for more information on financial advice and fees. □

The final farewell

When it comes to saying goodbye to someone you love, asking questions and shopping around may not seem that important, but they're critical to getting the funeral you want — and can afford.

IN BRIEF

■ Being prepared means you're much more likely to get the funeral you want. And you could also save yourself a lot of money.

■ If working it all out in advance is a little too morbid for you, then keep this article handy. It might help you to order your thoughts if you have to organise a loved one's funeral.

WHEN SOMEONE DIES, THE USUAL people to contact first are the immediate family, a doctor and a funeral director.

The doctor is required to declare the person dead, and if possible to testify as to the cause of death. However, sometimes a coroner is required (see *When a coroner is needed*, below).

You'll need to give the funeral director instructions on what you want. This is a trying time. You may not be able to find a will — with any of the person's own plans for a funeral — until it's too late, and this can add to the stress. This is why it's a good idea for people to tell others what they want before the time comes.

When a coroner is needed

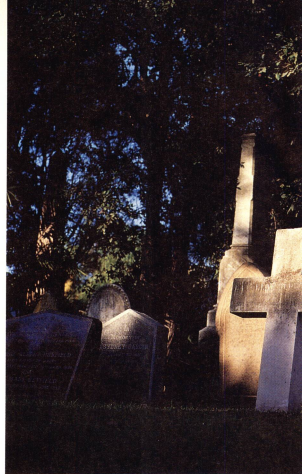
In cases such as unexpected deaths, accidents, homicides and deaths in prison, the police will notify the coroner. The coroner will normally release the body after 24 to 48 hours, although the autopsy report may not be ready for two to three months. Depending on whether or not an inquest is held, the coroner's official findings can often take much longer. And after an autopsy, certain organs may be removed and retained by the coroner. In some states you may be able to lodge an objection to this.

Burial

The traditional final resting place in Australia has been burial, which is more expensive than cremation.

While in general burial can only take place in designated cemeteries, in some states a body can be buried on private land, although usually only in rural areas.

Thanks to those of you who wrote to us describing your experiences with funerals. Your letters, faxes and emails were invaluable in our research. Quotes taken from some of them appear in *italics* throughout the text.



When you buy a burial plot, you're not buying the actual land, you're buying the 'right to bury'. In some areas you have unlimited tenure, while in others tenure ranges from 25 to 99 years, after which you may have to pay more if you wish to keep the plot.

Single grave plots (which give you the right to bury two to three bodies deep) normally range from \$380 to \$3000, not including digging fees, which can be from \$380 to \$870 for each burial.

Cremation

The majority of Australians now choose cremation. The body is burnt at over 800°C for between 30 minutes and three hours, before any remaining bone fragments are crushed to a fine powder. The coffin is always burnt — only the nameplate (which is placed with the ashes) and any metal handles (which are disposed of separately) are removed.

Part of the funeral director's bill will include any crematorium fees. These will range from about \$290 to \$660 — typically around \$500. This may sometimes include time for a service in the crematorium chapel (you'll need to check whether this is the case).

The ceremony

"They sent my mother's ashes to me in a container, which I had on the dining room table (weird feeling). We got the pastor to come to our home and conduct (for no cost) a simple funeral service in our garden,



where we buried her ashes near a favourite shrub with the sun setting on the horizon — it was really simple and nice — she would have liked it."

The ceremony is one of the most important parts of the funeral. You may choose to have a religious service (a minister, for example, may cost nothing or around \$100); a non-religious ceremony with a civil celebrant (generally more expensive, ranging from around \$70 to \$220); or run the whole ceremony yourself. Flowers (typically \$100), music (\$30 to \$400, depending on whether it's recorded or live), and press notices (about \$25 to \$250) are some of the other costs to consider.

While many services are held in a church or other religious centre, you can hold it anywhere you like — from the beach to the backyard. Although attitudes are changing, you may need to shop around to find a funeral director who will be willing to accommodate some requests.

If you have a 'direct committal' (see *The essential care service*, page 31), you may choose to add a ceremony at the funeral parlour before the committal, or a memorial service afterwards.

Cortège

Transporting the body in a hearse to the service and then place of cremation or burial is usually included in the professional service fee (see *Understanding the quote*, page 31) — it's called 'cortège'. However, you may need to pay an extra fee for mourning cars (in the range of \$90 to \$200 per car). Extra fees may apply for longer than normal or out-of-hours travel.

The cost of cortège can be minimised by having a single service — for example at the graveside only. Check what travel is covered by the funeral director's fee.

Viewing

While some people may find the idea of seeing the body of someone who has died too distressing, others have found it helps them come to terms with the death. A funeral can include a ritualised version of this, called a viewing.

Prior to viewing, the body is prepared. Apart from washing and clothing (you can supply the clothes),

this can involve some cosmetic procedures. Some funeral directors will prepare the body regardless of whether a viewing is requested, in case relatives want to view the body at the last minute.

In some states, and under some circumstances, you won't be permitted to view the body after an autopsy. You should act quickly to check whether this is the case so that you have the option of saying goodbye beforehand.

Ashes

"After the funeral they wrote to ask what we wanted done with the ashes and a lot of expensive options were offered. I remembered when my Grandfather died many years earlier, that one of the options for the ashes was a free one called 'scattered to the four winds' — in other words they would dispose of the ashes at no expense. This option was not offered in 1993."

If you're not sure what you want done with the ashes you don't have to decide there and then — you can ask the crematorium to store them. Check how long they'll be kept, and if there are any storage or other fees.

The simplest option is to dispose of the ashes yourself. Some states have restrictions on the disposal of ashes, so if you're unsure, contact your local council.

The right ashes?

"I cannot emphasise how empowered and peaceful we felt at having the 'mystery' behind the crematorium curtain revealed for the clean, simple and quite remarkable process it is. I will never be able to thank these enlightened funeral workers [enough] for allowing us to view it and know what was happening to our loved one to the very end. Since we were able to witness the procedure immediately after the service, we knew nothing had been removed from the coffin."

Sometimes people may wonder how they can be sure about whose ashes they end up with.

Crematorium owners say that before a body is burnt, the remains of the previous body are removed from the cremator and placed with the nameplate from the coffin. Some do accept, however, that there may be a minute mingling of dust from one cremation to the next, as it is not possible to clean out the super-hot cremator completely between cremations.

Some people may wish to witness the coffin going into the cremator, others may even want to view the cremation itself. While the latter is only possible when there's a viewing window in the cremator, some crematorium owners may be reluctant to agree to it.

CHOICE tips

- Consider asking someone who's not so deeply affected by the death to do some shopping around for you — or at least take them with you when you're organising things.
- Make sure the funeral director itemises all costs and you get a written copy of the quote. Ask if it's not clear what each item covers.
- Insist on seeing the full range of coffins and caskets — from the cheapest up.
- Check the tenure and renewal costs of gravesites, niches, etc, before you buy.
- Transporting a body overseas or interstate is very expensive. Perhaps you could consider bringing back the ashes instead.
- Most funeral directors give a discount if you pay within a given time.



Memorials

"I was unaware of the 25-year tenure ... which requires relatives of the deceased to pay (after 25 years of interment) a fee of \$2350 (for a further 25 years) ... This 25-year tenure was not explained at the time when other matters were discussed."

Apart from scattering ashes or interring them in an existing grave plot or a rose garden, there's an amazing variety of memorials for ashes — from niches and urns (ranging from about \$70 to \$3500) to park benches and boulders on bushland walkways (which can cost over \$10,000).

It's important to check the tenure of memorials — for niches it's usually around 25 to 50 years.

Plaques and gravestones for burials can cost several thousand dollars, but the sky's the limit here too, with million-dollar mausoleums for above-ground burial.

Leaving your body to science

Many people are now donating organs for transplant or leaving their bodies to a university for teaching and research.

In both cases a family can't make a donation if the person who's died is known not to want this to happen. However, it's possible that a family can stop an organ donation from proceeding. This tends



to happen when the family isn't sure of what the person who's died wanted. This is why it's important to do more than mark your driver's licence. You should also talk to your family about your decision.

Embalming

Full embalming is a costly procedure (up to around \$600) which involves the replacement of all body fluids with a substance designed to improve the preservation and presentation of the body. This may be useful when the body is to be stored, transported, viewed, or interred above ground.

Some funeral directors say, however, that refrigeration is likely to be more than adequate for most of these situations, although embalming may be of use in extended viewings, which are becoming more popular, and it's essential for above-ground burial.

Overseas or interstate deaths

Transporting a body long-distance can be very expensive. If someone has died overseas or interstate, a funeral director can arrange for the body to be flown home — and embalming may be required. It can cost around \$3500 to \$6000 from overseas, and between \$500 and \$2000 interstate. These prices are quoted as packages, so remember to check exactly what's included in the price. Refrigerated road transport tends to cost \$1 to \$2 per kilometre.

Unless you really want to bring the body back, one option is to have a cremation and then bring the ashes home. There are no special restrictions on the transport of these.

Certificates

A formal medical certificate declaring the cause of death (or documentation from the coroner) is always required before funeral arrangements can be completed. In some states, cremation requires a second certificate from a doctor. The total cost of these medical certificates can range from \$43 to \$120, depending on which state you're in.

Registration of the death with the Registrar of Births, Deaths and Marriages (or equivalent) should usually be done within seven days of the burial or cremation. The medical certificate stating the cause of death (or documentation from the coroner) must be provided, together with details of the person who's died, and of the cremation or burial.

THE TIMES ARE CHANGING



Jodi in the garden she built with her fiancé, Simon.

Jodi Adams has had more than her fair share of funerals. Since the age of 17 she has lost 12 close friends and relatives, and over that time she's really noticed a change in the industry.

When her mother died in 1973 the family wasn't offered a viewing. "The funeral staff guarded the coffin like security guards," she says, "lurking around in traditional Victorian-era funeral black and projecting the message 'we're in charge here, it's our job and you don't have any rights or choice'." Her mother's coffin was displayed at the church service on top of a wheeled metal table and the family was given no opportunity of arranging something more reflective of her life as a young, musical, artistic woman.

Jodi says that while some parts of the funeral industry are still "living in the past", and people may still have terrible experiences, she believes there are many more options these days. When her fiancé, Simon, died last year,

she found things had come a long way.

She was able to have private and untimed visits to see Simon, in a tasteful, subtly decorated room "wonderfully different from parlours featuring pseudo-religious music, fake stained glass, morbid paintings, and hovering men in black".

"The representatives stood back and let us conduct the funeral by ourselves," she says. "On our request they helped us, only minimally, by turning on our own recorded music tape on cue between speeches, and ushering in late-arriving guests." Simon's funeral cost just over \$3000 and the funeral directors didn't bat an eyelid when she asked to see the actual cremation itself.

Funeral industry practices — what's happening?

Since 1993, two US-owned funeral companies (Service Corporation International (Australia) and Funeral Services of Australia) have bought a substantial proportion of the Australian funeral industry — often continuing to trade under the original family funeral home names. Together they also own many crematoria and cemeteries in Australia.

The funeral industry has always had its critics, but since the US buy-up, accusations have reached a new high, with claims from church and pensioner groups, among others, that 'hard sell' tactics and excessive profit margins are being used to take advantage of the bereaved and are pushing up the price of many funerals.

The Australian Funeral Directors Association (AFDA), of which the US-owned companies are members, rejects any allegations of 'overservicing' and says the industry has been offering a "wider range of services" (including a broader choice of coffins, memorials and services) for some time, in response to changing consumer demands. AFDA believes the selling of merchandise (such as coffins) on commission has little impact on funeral costs, and says it has received no complaints from consumers regarding sales practices.

Another body, however, the Association of Australian-owned Funeral Directors (AAFD), says it regularly receives complaints — mainly about sales practices in the area of cemeteries and crematoria, and mainly about firms which are US-owned.

The Australian Cemeteries and Crematoria Association (ACCA) agrees that changing sales practices are in part responsible for recent increases in funeral prices. However, it believes this is linked to a wider range of choices, and although many Australians may not be used to this approach, it also says it hasn't received any complaints.

While AAFD agrees that more choice is good in theory, it's concerned about the way in which these services are offered. In practice, it claims, people are being pressured into buying things they don't need.

You may need a certified copy of the death registration (a 'death certificate') to finalise the person's financial and other affairs. This costs between \$21 and \$32 and takes from two to six weeks. In most states an extra priority fee will get you one within a few hours.

Whose responsibility is it to organise and pay for the funeral?

It may come as some surprise, but the next of kin is not required to organise a funeral, let alone pay for it.

If you pay for a funeral you should be reimbursed from the deceased's estate immediately, without having to wait for probate.

Some people may qualify for social security payments to help with funeral costs. Sometimes private health insurance, sickness, accident or life insurance may assist.

In instances where people die without family or friends, the police or hospital will organise a 'desstitute person's funeral'.



In response to concerns expressed by community groups, the Australian Competition and Consumer Commission has said that while certain "aggressive practices" may be "unpalatable" in an industry as sensitive as the funeral industry, they may not necessarily be illegal.

Although AFDA believes that firms which employ "inappropriate" sales tactics will lose customers, CHOICE thinks this is unrealistic, given that people may only ever organise one or two funerals in their lifetime.

"It's all very well to talk about people having more choice, but the choice is loaded. It only happens to them once in a lifetime and they're desperately afraid of looking like a cheapskate." former funeral director.

Handling grief

When someone dies it's important to understand the process of grieving. The person in grief will feel numbness from shock for the first few days. After that they may be overwhelmed by all kinds of feelings such as sadness, despair, anger and guilt. It's important that you, or another person in grief who may be trying to help, know these processes are very normal and not a sign of madness.

A person in grief needs to find someone to talk to about their feelings — for however long it takes for them to fade. Impatient responses such as 'pull yourself together and get on with your life' are unhelpful.

Whoever helps a grieving person, however, shouldn't feel they have to do anything other than listen. They should be clear they're not responsible for how that person feels. Sometimes an independent grief counsellor may be more appropriate.

Assistance with grief is available from: The National Association for Loss and Grief (phone (02) 9988 3376); departments of health; marriage and family counselling centres; or more specific support groups (see your White Pages under 'community help').

Further reading

■ *Rest Assured: A Legal Guide to Wills, Estates & Funerals*, Redfern Legal Centre Publishing, \$14.95 (NSW-based).

■ *What to do when someone dies*, free brochure from Department of Social Security, Canberra (should be available at most DSS offices).

■ *Coping with Grief*, Mal McKissock, \$9.95, ABC Enterprises (from ABC shops).

How much input do you want?

"Funerals are more about choice than ever before. It used to be 'this is how it is'; now it's 'what would you like?' As long as the requests don't put the funeral director's reputation on the line, they will be taken on." Funeral director.

Whether it's possible, and legal, for someone other than a professional to organise an entire funeral is a matter of opinion, and to a large extent depends on what you want and where you live. Red tape and customary practice may be more of a hindrance than actual legal restrictions.

There's a growing trend for people to rely on the funeral director to do the nuts and bolts while they focus on the feel and style of the event — so you can have the sort of input you need to make sure the funeral goes the way you want, without having to do all the running around. However, some funeral directors may not always be prepared to do what you want. For example, some may be happy for you to wash and dress the person who's died yourself, while others won't.



Prepaid funerals

The number of people choosing prepaid funerals is on the increase. This option is promoted as having the following advantages:

- You can arrange to have exactly what you want and to relieve surviving family members from having to decide.
- Decisions can be made in a more considered manner.
- Surviving family members can be relieved of the financial burden.
- Money can be saved.

However, although many prepaid schemes are sold as 'tomorrow's funeral at today's prices', it's difficult to guarantee that the full cost of a funeral will be covered by the funds put aside. The cost of funerals rose 16.7% more than the Consumer Price Index in the five years to 1991.

You may prefer to prearrange your funeral, rather than actually prepay for it, but if you do decide to prepay, it's sensible not to invest money directly with a funeral director unless they can only access it after you die. Both you and the funeral director should have copies of the detailed services and items to be supplied. Be as specific as possible and check exactly what is — and isn't — covered. Some questions to ask are:

- Are fees which must be paid to third parties (called disbursements), such as crematorium fees, covered?
- Is the quantity and quality of things like flowers guaranteed (as opposed to simply monetary value)?
- Who carries the risk of prices going up more than the interest made on the investment?
- What happens if the company involved goes bust?
- What happens if you die interstate or overseas?
- Can you get a refund if you decide you want to change funeral companies? Will you get all your money back (with interest)? How long will you have to wait?
- Who can terminate the agreement, and under what circumstances?
- How are contributions and any interest earned kept?

Queensland, Victoria and NSW have specific laws that regulate prepaid funerals, but the situation in other states is not so clear-cut.

If a funeral director isn't prepared to give you what you want (assuming it's legal), go to someone else who will. Even if the body is already in the possession of one funeral director, you're not obliged to have the funeral arranged by them.

Coffins and caskets

"At the time we did not know the difference between a coffin and a casket and it came as a rude shock to find what we had been talked into as a casket could be adequately covered by a coffin at about one third the cost."

It's generally considered essential to bury or cremate a body in a coffin or casket. While caskets are rectangular, coffins are wider at the shoulders and narrower at the feet, and generally cheaper. There's an enormous range of options — from unpainted chipboard coffins costing around \$250, to metal caskets with gold-plated trimmings and satin lining, costing around \$40,000.

Many funeral directors have a book with pictures of coffins to help you decide what you want, but the cheapest options — plain chipboard or pinewood — may not always be included.

You can also make and decorate your own coffin, but make sure it will be accepted by those who will be handling it (funeral, cemetery or crematorium staff).

In a snapshot survey across the country, we found that the cheapest coffins offered ranged from around \$250 to \$720. When you're choosing, don't get pushed into buying something you can't afford.



There's a huge range of coffins available — from inexpensive models (top) to top-of-the-range caskets (bottom) — don't get pushed into buying something you can't afford.

What does a funeral cost?

"I contacted three undertakers for quotes and accepted the lowest. Two of them reacted strangely to the idea of seeking quotes. It appeared that it was just not done. The other, the lowest, applauded."

There isn't really any such thing as an 'average' funeral, and the price will vary enormously, depending on exactly what goods and services you want.

It's very hard to compare prices because there's no common industry standard (see *The essential care service*, below). The only way you can really compare prices is by getting a written quote from a funeral director which lists the cost of each item.

We asked the Australian Funeral Directors Association to estimate the cost of a traditional funeral, based on the following scenario:

■ A person dies at home of natural causes (no coroner involved), and the body is taken to a funeral director's, where it's prepared for viewing and stored in the mortuary until the time of the funeral. A modest but 'nice' coffin is chosen and a viewing takes place the night before the funeral. There's a church service before the body is taken to the crematorium in a hearse, followed by one mourning car carrying immediate family. There are press notices, clergy and flowers, and the family requires a copy of the death certificate.

The estimates were about:

- Cremation: \$3400 (ranging from \$2000 to \$5000).
- Burial: \$4000 (ranging from \$2300 to \$6200).

These figures are backed up by our own snapshot research.

Understanding the quote

Apart from disbursements (fees paid out to other people by the funeral director on behalf of the family for clergy, press notices, etc), the cost of a funeral includes the coffin or casket, and the professional services of the funeral director.

These services include the transport and preparation of the body, and organising and co-ordinating clergy, press notices, flowers, certificates, the crematorium or cemetery, the coffin and other suppliers. They also include overheads such as the cost of vehicles, premises, administration and staff. The terms used in quotes to describe professional services vary enormously, so it's important to check exactly what's included in each fee component.

The **service fee, professional fee or service charge** itself ranges from roughly \$400 to \$2400, depending on what it includes and on the funeral director's price structure. Some funeral directors charge for most of their time and overheads (including staff) under this component. Others, however, separate out these costs under different headings, even though they may all be essential parts of the funeral service.

Apart from being clear about which services are covered by which fees, also bear in mind that funeral directors derive their income from two sources: the fee they charge for their services, and the mark-up they put on coffins and caskets. Different

funeral directors will place more emphasis on one of these over the other. For example, a low professional service fee may mean that the costs are made up elsewhere.

Finally, be sure to check for the cost of after-hours fees. This is relevant particularly if you're holding a funeral at the weekend or viewing the body in the evening. □



The essential care service

When it comes to funeral prices, comparing like with like is very difficult. However, one approach is to ask a funeral director to quote on a basic service, which may be known as a 'direct committal' or 'essential care service'. This is effectively the cheapest funeral available, as it simply involves disposal of the body, without a ceremony.

While most people would want more than this, it could be used as a starting point in negotiations with a funeral director. You can add on other services as desired, or you may even decide to organise the rest yourself. You can also use this quote to see how much extra you're being charged for any additional services.

The cost of this service ranges from about \$1400 to \$2800 for a cremation, and around \$1600 to \$3800 for a burial (including cemetery or crematorium fees).

Even for this, unfortunately, there could still be some variation in what different funeral directors include, so it's worth double checking exactly what you're being quoted for. The Australian Funeral Directors Association, which developed the essential care service, describes it as comprising only the following items:

- Transfer to and storage of the deceased at the funeral director's mortuary within a radius of 30 kilometres.
- Supply of a shroud and fully lined coffin.
- Minimum preparation of the body.
- Completion of all necessary legal requirements and documentation for burial or cremation.
- Delivery of the coffin to the cemetery or crematorium, at a time that suits the funeral director and the cemetery or the crematorium.
- Any necessary staff and arrangements for the above.
- Cemetery, crematorium and doctors' fees charged at the invoiced price.



Baby Games

This book has an abundance of games to play with children from birth to three years. It encourages play, one of life's best learning experiences, as

well as singing, and helps you to have a wonderful time with your child.

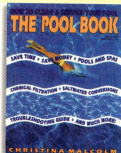
\$20 Code: BG



How to Stay Sane in Your Baby's First Year

Based on the experiences of staff of the Tresillian Family Centres, the updated edition of this book will help parents cope with that first year of crises and rapid change.

\$18 Code: SSBY



The Pool Book: How to Clean and Service Your Pool

This book explains how to care for your pool or spa, and how to identify and rectify common problems. It includes advice for both chemical and

saltwater systems and a useful troubleshooting guide.

\$6 Code: HCYP



All About Asthma

Approximately 1.8 million Australians are clinically diagnosed as asthmatics. This book explains the condition and gives advice about childhood asthma, triggers, developing treatment plans and medication.

\$17 Code: AAA



New Home Medical Guide

This family medical guide offers fundamental advice for dealing with everyday medical problems your family may face. It won't replace your doctor, but does give you plenty of practical information.

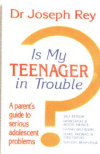
\$40 Code: NHMG



Options for Ageing

A practical guide to the common issues regarding ageing in Australia, this book examines the options available, including family, community and residential care. It includes a useful further reading chapter at the back.

\$20 Code: OFA

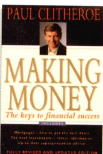


Is My Teenager in Trouble?

How can parents and carers identify serious problems that their teenager may be going through? What should they do about them? This book aims to provide this information and offers

advice about some serious problems facing Australian adolescents in the 1990s.

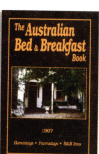
\$18 Code: IMTT



Making Money

This book offers a comprehensive guide to money management and investment. Topics covered include budgeting, savings, mortgages, investment, tax and superannuation.

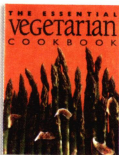
\$20 Code: MMEY



Australian Bed & Breakfast Book 1997

This is a directory of B&Bs and homestays all over Australia. It covers the style of accommodation, tariff, nearest town and local attractions.

\$17 Code: ABBB

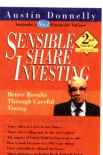


The Essential Vegetarian Cookbook

Clear instructions, beautiful photographs and mouth-watering vegetarian recipes for anyone who loves to prepare and cook delicious food. Please note: eggs and dairy

products are used; some fish sauce options are also included.

\$35 Code: EVC

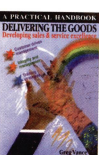


Sensible Share Investing

Austin Donnelly uses his vast investment experience to set out what he believes to be the important considerations when investing in shares, such as: the timing of both selling and buying; the

warning signs of a slump; the pros and cons of unit trusts; and how to analyse your shares' performance.

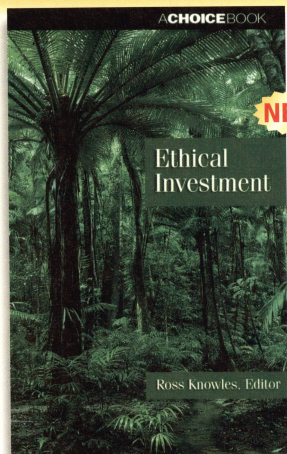
\$25 Code: SSI



Delivering the Goods

This book isn't just for frontline sales staff, but for anyone who supplies goods or information. It presents clear, practical advice and checklists to help you and your company maintain and improve customer service.

\$25 Code: DTG



Ethical Investment

Edited by Ross Knowles

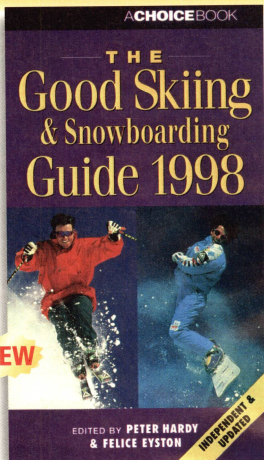
For most people considering investment, the critical decisions are about what returns to aim for and what risks to take. While everyone wants to invest their money to make a profit, more and more they also want their investments to support causes and values they believe in.

Are worthwhile investments available in companies that can demonstrate an environmental and social conscience — that don't, for example, use child labour, manufacture land mines or clearfell tropical rainforests?

In the first Australian book on this topic, the expert contributors to *Ethical Investment* suggest issues to consider when looking at a company's ethics, give details of and rate 22 selected ethical investments with a handy comparison table, and give examples of how to invest in your own home (tax-free), and indirectly in the environment, by making your home energy-efficient.

Ethical Investment shows you how to go about investing to make the market greener and fairer, what choices are available, and where to find help and further information.

\$15 paperback, 192 pp Code: ETHI



The Good Skiing and Snowboarding Guide 1998

Peter Hardy and Felice Eyston

This second Australasian edition of the only independent guide to ski resorts around the world now includes expanded coverage of snowboarding. It is essential reading for anyone planning an overseas snow-sports holiday.

Focusing especially on Europe and North America, this definitive ski resort reference guide contains lively, unbiased descriptions of the skiing, character and après-ski amenities of over 500 top resorts around the world, plus details of prices, level of difficulty, ski schools, where to stay and childcare facilities in each resort.

Specially commissioned colour maps throughout show lift locations and illustrate the number and grade of the best runs.

In addition, this year's edition includes information on snowboarding in every chapter, a section on ski tours and a list of snow-sports Web sites on the Internet.

\$30 paperback, 592 pp Code: SKI2

A CHOICE BOOK

safe and secure

A guide to household and car security



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Whether you wash your car at home or take it to a commercial car wash, we show you how to help minimise your impact on the environment.



Washing your car — the green way

WASHING YOUR CAR CAN BE A BIT of a chore. It can also be an environmental hazard, using lots of water, energy and polluting detergents. But it's an important part of your car maintenance — washing your car removes dirt and other pollutants which eat away at the paintwork, causing rust. However, you only need to do it around once a month, and polishing it with a silicon-based polish will protect the paintwork, keeping it cleaner for longer.

In this article, we give you a rundown of the different car wash options and tell you what's best for the environment — and your car.

Environmental issues

There are three major concerns for the green car washer: how much water is used, the effects of run-off that contains detergent and other pollutants, and the type and amount of energy used.

■ Water consumption

During water shortages, the need to save water is obvious. But even when there's plenty about, it shouldn't be taken for granted — most Australian households get their water from dams, and as water demand increases, more dams are needed, which can involve large-scale damage to the environment.

■ Pollution

The waste water from washing your car may contain a number of pollutants, such as grease, oil, tar,

rubber and mud, as well as any detergent you use.

If you wash your car in the street the water probably drains into the stormwater system, and ultimately into rivers, lakes, harbours and oceans.

Some states have very strict laws about the run-off from car washing — including hefty on-the-spot fines if you're caught washing pollutants into the stormwater system (see *What your state says*, page 36).

■ Energy

No matter how you wash your car, you'll need some form of energy, either directly or indirectly. Possible energy sources include electricity (to power water heaters, water pumps and other machinery), gas (also for hot water), petrol (to get to the car wash) or chocolate bars (if you hand wash it yourself). Obviously some forms of energy are less environmentally damaging than others, and you should aim to minimise your use of polluting and non-renewable energy resources.

Washing your car at home

Water authorities and conservation groups suggest you wash your car on the lawn — your own, a neighbour's or a friend's. However, this may pollute groundwater as the water and pollutants may soak through your lawn, eventually to the water table. So use detergent sparingly, and go for one which is low in phosphate. To conserve water, use a trigger

IN BRIEF

- Modern commercial car washes often clean and recycle water, which can make them less polluting and more water-efficient than before. In fact, using one may be better for the environment than washing your car yourself at home.
- Washing your car on the lawn is cheap, convenient and — providing you minimise water and detergent consumption — reasonably environmentally friendly.
- Some states have strict laws about washing your car in a street or driveway, where run-off can cause water pollution. Make sure you don't run foul of the law — see page 36.



Tips on cleaning your car

- Old nylon tights moistened with white vinegar can be used to remove dead insects and bird droppings from the car body and windows. Tar spots can be removed with tea-tree oil.
- Sponge the car body with mild detergent in a bucket of water, then rinse off with clean water (see *Washing your car at home*, page 35).
- Dry with a chamois cloth and polish with a silicon-based polish to protect the paintwork.
- Clean the windscreen and windows with water, and dry them with a chamois.

These tips are from the CHOICE Book *How to clean practically anything*.



hose or, better still, a bucket. For cleaning tips, see *Tips on cleaning your car*, left.

Placing heavy objects like your car on the lawn for any length of time can also cause long-term damage to the grass and the soil structure. So if you're particular about your lawn, park your car on the driveway and use barriers to direct the run-off onto the grass.

If you don't have access to a lawn, you may be tempted to wash your car in the street. Any run-off which enters the stormwater system can pollute waterways, and in some states it is, or soon will be, an offence (see *What your state says*, right). The same will apply if you wash your car in your driveway and the waste water runs into the stormwater system. If it's legal in your state and you do wash your car in the street, try to minimise water pollution by using a phosphate-free detergent.

Commercial carwashes

Although practices may vary according to local government regulations, the waste water from commercial carwash premises must usually be collected and treated to remove oil, dirt, tar, detergent and other pollutants. Any waste water then goes into the sewer and is treated, not into the stormwater system. Dirt, grease and other pollutants can be filtered out and disposed of as landfill.

Another point in favour of commercial carwashes is that at some places, especially the newer ones, up to 80% of waste water is reused after it's been treated. After recycling, some carwashes use much less than the average home wash — bay washes can use as little as 11 L. Check with your local carwash to see if it recycles water.

The downside to commercial carwashes is that

they may use a lot of energy for moving machinery, heating water and driving high-pressure hoses. You might also use extra petrol if you have to drive out of your way to get there (or they will if they come to you).

Keep an eye on your car's paintwork — the mechanical action used might damage it in the long term. And of course a carwash is more expensive than washing it yourself at home — although it could be cheaper than a fine for washing it in the street.

What your state says

In **Victoria, Tasmania, Western Australia** and the **Northern Territory**, authorities encourage people to wash their car on the lawn or use a commercial car wash. However, there are no penalties if you do wash your car in the street.

The rules in other states are either stricter or more complex.

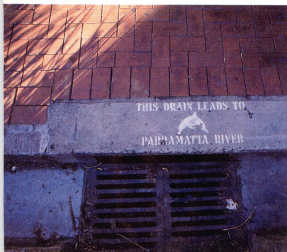
- **NSW:** You could be fined \$600 on the spot if you're caught washing your car in the street or a driveway from which the polluted water drains into the stormwater system. Wash your car on the lawn, or use a commercial car wash.
- **Queensland:** You run the risk of committing an offence and being prosecuted (and fined) if you "cause a significant amount of environmental harm or nuisance" as a result of washing your car. So you should try to prevent waste water from entering gutters and drains. Again, wash your car on the lawn if possible, or use a commercial carwash.
- **South Australia:** Don't allow waste water to enter the stormwater system. At present this is voluntary, but will soon become law, with penalties for breaching it. Cars should be washed on the lawn, or use a commercial wash.
- **ACT:** Authorities encourage people to wash their car on the lawn or use a commercial car wash. If you do wash your car in the street there are no penalties, but recently tabled legislation could change things soon.

What does 'environmentally friendly' mean?

Several car wash services advertised in the Yellow Pages claim to be 'environmentally friendly', so we asked them how they minimise their environmental impact. The main responses were:

- Recycling water.
- Using water-efficient high-pressure hoses.
- Filtering and cleaning used water before disposing of it in the sewer.
- Testing the sludge collected from filters for toxicity before taking it to landfill.
- Using biodegradable or phosphate-free detergents.
- Using 'booms' to contain and collect water so it doesn't go down the drains (mobile companies).

Even if your local carwash doesn't claim to be environmentally friendly, it may still be — just ask whether it does any of these things.



Allowing polluted water into stormwater drains means increased pollution in rivers, lakes, harbours and oceans.

PROFILES

The environmental pros and cons of the most popular types of commercial carwash.

Mobile hand wash

(they come to you)

When it comes to wastewater disposal, the same rules apply to mobile companies as to hand washing your own car. In places where waste water is not permitted to enter the stormwater system, some companies use water 'booms' or 'bunds' to contain or suck up the waste water, which is then taken away, thrown on grass, or disposed of into the sewer.

They usually bring their own hoses, some with water-saving attachments, and some use biodegradable, phosphate-free detergents.

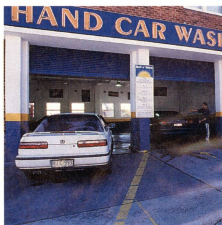


On-site hand wash

(you go to them, they do the work)

The main advantage of this option over hand washing at home is that water can be treated and recycled — if the wash place is set up for it. And it may use high-pressure trigger hoses, which are more water-efficient than the average garden hose.

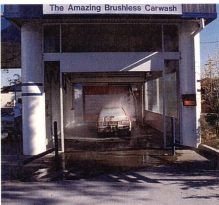
Power use is lower than at an automatic car wash, and the physical action may be less severe on your car's paintwork than an automatic car wash that uses brushes.



Touchless automatic wash

This is the new generation of automatic car wash equipment. Instead of using brushes, this set-up uses high-pressure water jets and chemicals to clean your car.

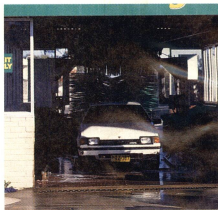
Because high-pressure water provides the only mechanical cleaning action on your car, they generally use more water than most other car washes, but up to 80% of this is recycled.



Rollover wash

At a rollover wash you park your car in the car wash port, and machinery with water jets, soap, brushes and so on moves over it.

They tend to be more water- and energy-efficient than the old-fashioned tunnel washes (where your car is pulled through a car wash tunnel with fixed washing equipment), especially if you use cold-water options. Check whether yours recycles water.



BAY WASH — BEST OF THE COMMERCIAL CARWASHES

CHOICE recommends

A relatively recent phenomenon, bay washes have sprung up all over the country. It's basically a DIY wash — you pay for washing time by inserting coins or tokens into a meter, and select from a series of wash, rinse and polish options. Armed with your tools — a high-pressure water hose and a soap-dispensing brush — you wash your car over a pit which collects the water for treatment and reuse. And once you get the hang of it, you may find it gets quicker and therefore cheaper.

This is a good option when you take both environmental and cost factors into consideration, especially if you don't have a lawn. Bay washes don't use much water (due to recycling), are relatively energy-efficient, and are less polluting than washing your car in the street. They can also be cheaper than other commercial options.





Shopping hassles

What are your rights when it comes to shopping hassles such as bag searches, overcharging and accidental breakages? Next time you shop, go armed with our tips and advice.



IN BRIEF

- If a shop displays a sign saying bag checking is a condition of entry to the store, it has the right to check your bag.
- Retailers are not permitted to use price tags or advertisements to deceive shoppers.
- Retailers are obliged to keep promises they make in their advertising or store promotions.
- If you break something in a shop it isn't necessarily always your fault.
- If a supermarket checkout scans an item and gives it a higher price than the one on the shelves, in most supermarkets you won't have to pay for it.

Every time a shop assistant asks to look in my bag, I feel as though I'm being accused of theft. Can I say no?

Yes, you *can* say no, but only if either:

- There's no sign saying checking bags is the store's policy.
- Your bag is very small.

Otherwise you're expected to let them look in your bag if you choose to enter the store.

Shop owners say checking customers' bags deters shoplifters. And retailers are entitled to set conditions of entry into their shops, such as inspecting your bags, parcels and any containers you're carrying.

All states have a code of practice which sets out the conditions for checking bags. According to these codes, retailers are generally only permitted to ask to search your bag if you — the customer — have been forewarned that this is shop policy by a prominent sign at the shop's entrance. If there's no notice, staff can't insist they check your bags.

Even if a notice is displayed, staff generally don't have the right to open your bags themselves. They can ask you to open them and they can look inside, but they can't touch. If something obstructs their view, such as a book or parcel, they can ask you to move it, but they aren't permitted to shift it themselves.

Also, staff can't ask to inspect a handbag unless it's above a certain size, for example the size of a sheet of A4 paper, or, if it's smaller, if they're certain you're concealing unpaid goods in it.

All other bags, cartons, parcels and containers that could reasonably conceal goods may be checked.

But you ought to expect to be courteously treated. One consumer, Joan of Mt Druiitt, NSW, told us about her experience at a large chain store in Mt Druiitt, where she felt the staff member at the door went overboard when searching her bag.

Joan had collected a processed film from the store and examined the photos while relaxing in the store's café. In the process, she removed the docket attached to the packet, and thought nothing of it until the person checking bags asked to see it. Unable to find the docket in her bag, Joan explained the situation, but the woman insisted on seeing the docket. Exasperated, Joan emptied the contents of the bag onto the floor — the docket wasn't there, but the staff member decided not to pursue the matter further.

"I understand that the person was doing her job, but it's not as if I could jump over the photo lab counter, rummage through all those developed films then run off with mine," Joan said. "She was just trying to assert her power. She was being officious. If she wanted to she could have had me escorted back to the lab — they would have remembered my being there and having paid."

What if you refuse?

If you refuse an inspection of your bags, despite the fact a sign is displayed at the entrance, the retailer or staff can refuse to sell you anything and ask you to leave the shop and not return — unless you're prepared to comply with the store's conditions of entry.

What can you do?

If a shopkeeper or employee forcibly searches your bags or detains you and you haven't committed an offence, you can complain to:

- The police.
- The consumer affairs/fair trading authority in your state or territory.
- The privacy committee/body in your state or territory.
- The retailers' association in your state (there is no association in the ACT or NT). The phone numbers are listed on the right.
- Or, as a last resort, talk to your lawyer about suing for wrongful arrest, assault or false imprisonment.



An item of clothing I wanted to buy was incorrectly marked at a cheaper price. Can I demand the shop sell it to me at that price?

You can't believe your eyes — according to the price tag, the designer shirt costs \$10. You've seen it elsewhere for \$110, but can you demand the retailer sell it to you for the tagged price? After all, they made the mistake when labelling the garment ...

Although some shops make it their policy to sell mismarked products at the cheaper price, you can't demand that a retailer sell you any item in their shop. It's up to them to decide whether or not to accept your 'offer' to buy the shirt, especially if they only discover the pricing error when you offer \$10. It would be the same story if that expensive shirt was wrongly placed on a \$10 sale table or rack.

Also, a retailer can't try to deceive shoppers by advertising or marking price tags at a higher price than the item has ever sold for, and then appearing

to mark them down. For example, giftware retailer Copperart was fined \$104,300 in 1989 for misleading price advertising, when it made three sale comparisons using inflated recommended retail prices, giving the impression that the sale prices represented large savings.

More recently, fashion house Cue was fined \$75,000 for attaching misleading price tags to its garments in the lead-up to Christmas 1994. The ACCC initiated action against Cue for placing new stock on the shop floor in such a way that the tags implied the stock had been selling at a higher price and then discounted.

If you think a shop is making false or misleading claims such as these, report the matter to your local consumer affairs or fair trading authority. If the problem is found to be deliberate or continues, they may be prosecuted.

If a retailer offers to match a competitor's price, or to better it, are they obliged to do so?

When a retailer advertises that they'll match or better a competitor's price, they're legally obliged to keep their promise. One subscriber, PT of Cowra in NSW, wrote to us about the problems he faced in a toy shop when he decided to take up the store's advertised guarantee to better any competitor's advertised prices on any product.

PT and his daughter selected \$89 worth of toys and two items they had seen advertised in another toy store's catalogue at a much

lower price.

They proceeded to the checkout, produced the other store's catalogue showing the identical but vastly cheaper toys, and asked for the price to be matched.

An embarrassing and time-consuming scene ensued, with three shop assistants initially deciding price-matching would be impossible in this case, as not only was there a huge price difference, but the nearest store of the competitor's branches didn't have the toys in stock (they phoned to check).

PT maintains banners and posters throughout the store guaranteed to match any competitor's prices, "no questions asked". They didn't state any conditions, such as checking availability in another

Helpful phone numbers:

- Consumer affairs/fair trading departments.
 - ACT: Consumer Affairs Bureau (06) 207 0400.
 - NSW: Dept of Fair Trading (02) 9895 0111.
 - NT: Consumer Affairs (08) 8999 5184.
 - Queensland: Consumer Affairs Bureau (07) 3246 1500.
 - SA: Office of Consumer and Business Affairs (08) 8204 9700.
 - Tasmania: Consumer Affairs Council (03) 6233 4567.
 - Victoria: Office of Fair Trading and Business Affairs (03) 9627 6000.
 - WA: Ministry of Fair Trading (08) 9222 0666.
- State retailers' associations:
 - NSW: (02) 9290 3766.
 - Queensland: (07) 3221 1588.
 - SA: (08) 8212 4935.
 - Tasmania: (03) 6234 2800.
 - Victoria: (03) 9326 5022.
 - WA: (08) 9365 7695.





SHOPPING RIGHTS

store, he says. Generally an ad or other promotion is regarded as misleading if it's ambiguous or the reader has to guess omitted facts.

When he made a fuss, the manager was summoned, and following further delays, PT was eventually given the toys at the competitor's price. After complaining to the company concerned, he finally received a letter of apology.

If you're in this situation and the retailer refuses to meet such a guarantee, you have several courses of action. You could:

- Complain to the head office of the company concerned.
- Report the matter to your local fair trading or consumer affairs authority, which can prosecute the retailer if the store appears to have broken the law.
- Pursue the matter in court (but most people are unlikely to go to this trouble or expense).

A food item I brought to the cash register was scanned at a higher price than advertised on its shelf. Am I entitled to get it free?

Yes, providing the supermarket is a member of the Australian Supermarket Institute (ASI) — most are. This isn't enshrined in law; it's a voluntary code of practice, developed by the ASI in consultation with the Trade Practices Commission (now the ACCC), state and territory consumer affairs agencies and consumer groups. Look for code of practice information at the checkout to ensure you're shopping at a store which offers the protection of the code.

If you're buying several identical items and they're all scanned at a higher price than the shelf or tagged price, you're entitled to get the first item free and the rest at the lower (displayed) price. The code doesn't apply to items that aren't barcoded.

If staff dispute your claim, try to resolve the problem by speaking to the store manager or supervisor first. If you're still unhappy, you can lodge a formal complaint under the code by completing a customer complaint form (ask the manager for one). Alternatively, you can phone your local



retailers' association (see page 39 for contact numbers) or the ASI on 1800 252 660 (or 9299 6126 if you live in Sydney).

I broke a vase in a gift shop. Must I pay for it?

You've no sooner read the sign proclaiming "Customers must pay for all breakages" than you trip over a large pottery vase. It's shattered and so are you, thinking of its price tag. But do you really have to pay up?

It depends how the item was displayed. If it had been precariously placed at the edge of a shelf or protruding into the aisle where it could be broken by anyone brushing against it, it should have been reasonably foreseeable to the retailer that such breakage was possible. In this case, it's the retailer who has been negligent and you would be quite within your rights to point that out and refuse to pay.

However, if your handbag knocked it off a shelf as you turned around or you were careless as you handled the item and it slipped through your fingers and broke, the shop may well try to insist that you pay for it.

If you refused to pay even though you had been negligent, the retailer could decide to take court action against you. But they can't keep you in the shop until you cough up for the breakage. If they did, you could sue them for false imprisonment.

If you're clearly responsible for the breakage, a fair compromise might be to offer to arrange to pay for a replacement at the cost price rather than the higher retail price.

If you go into a store with your children, it's your responsibility to ensure they are well-behaved, but again, if something is broken, the way it was displayed would be taken into consideration. □



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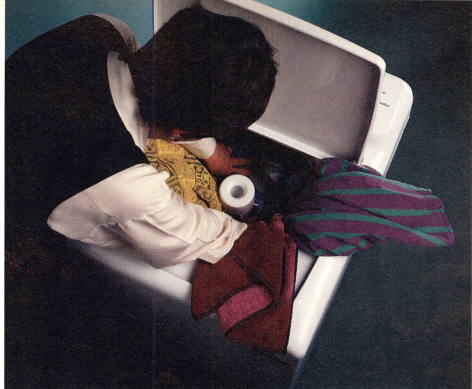
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TEST REPORT

Be aware — many manufacturers exaggerate the amount of clothes their machine can fit and still wash its best.



Washing machines — full up and fit to bust?

IN RECENT PILOT TESTS OF WASHING machines, we were concerned that when the machines are filled to their stated capacity with washing, their dirt removal performance can be very erratic — because the tightly packed clothes can't move enough in the water.

Our experience is also that people generally don't fill their machines to capacity — they stop putting clothes in at a level where they think they'll still get a good wash.

So while the bulk of manufacturers state their washing machines' claimed capacities with gusto, if you buy a 5 kg machine, you'll probably only put about 4 kg of clothes in it.

If there are only two of you in your household, a 5 kg machine will probably still work fine for you, but family-sized washes may need several loads if your machine is on the small side.

Based on all this information, we decided to test the washing machines using 1 kg of washing less than their stated capacity. This gave them a chance to perform better in the dirt removal tests, and seems to reflect how people do their washing in the real world.

For this test we chose all the front- and top-loading machines under \$1200 (when we bought them) with a stated capacity between 5 and 6 kg. The

machines were tested using a 'normal' cycle warm-water wash without a prewash. No Whirlpool machines were included because it was changing its range when our testing started. Our next test will look at larger machines, more suitable for bigger households.

BEST BUYS

Based on a combination of reasonable performance, purchase price and 10-year running costs, the Best Buys are the following front loaders:

■ Front loaders

GE WWH6504 (5 kg)	\$999
HOOVER 1000F/1100F (5 kg)	\$995/\$999

If you don't want a front loader or can't afford the initial purchase price, the following are the top-loading Best Buys. Although the HOOVER 2300L is more expensive than the others both to buy and run, it's the best and cheapest of the 6 kg machines in this test.

■ Top loaders

HOOVER 2300L (6 kg)	\$895
HOOVER 201M/215M (5 kg)	\$699
SIMPSON Concorde 541/ Esprit 500 (5 kg)	\$679/\$699

IN BRIEF

■ Our top Best Buys are all front loaders — if you buy one for around \$1000, its lower running costs over time will pay you back the difference between that price and a cheaper top loader. This is because front loaders use less water and energy — so they're better for the environment too.

TIP: Save money on energy by cold-water washing. If a slight detergent residue builds up on the drum and starts to stain your clothes, run a hot or warm wash once or twice a month to clear it.

Things to think about

If you want to look beyond the Best Buys, use the following information to help you choose.

■ Front loaders

We tested all the machines for their dirt removal, water and energy usage, gentleness and spinning capabilities. As you can see in the table on page 47, the overall scores are all reasonably close for the front loaders. They came out on top overall, with notably higher scores than the top loaders for gentleness and water and energy efficiency. If you're at all concerned about the environment, go for a front loader.

If using less energy is specifically important to you, the ARISTON AL1046T is the best choice. It has the cheapest running costs and scored 85% for energy efficiency. If saving water is your priority, the BENDIX WMN 842 B is the best of the group.

The Best Buy HOOVER 1000F/1100F and GE WWH6504 scored well and are the cheapest front loaders overall in the test if you take into account both their

purchase price and 10-year running costs. That's about the average life of a washing machine, and over that time you'd make up the difference in purchase price between them and a cheaper top loader through lower water and energy costs. While you can buy top loaders with larger capacities, front loaders are cheaper to run even if you have to run two loads in them instead of one in a larger top loader.

The GE and the HOOVER 1100F have a heater; the HOOVER 1000F doesn't.

■ Top loaders

Again, the overall scores are very close. Top loaders wash and spin just as well as front loaders, and they tend to have faster cycle times. Their lower overall scores come from their higher energy and water use for a 'normal' cycle warm-water wash, and they're usually less gentle on your clothes.

If you want a slightly larger machine (6 kg claimed capacity), go for the HOOVER 2300L. If a smaller machine (5 kg claimed capacity) is fine for you, the HOOVER 201M and 215M, SIMPSON Concord 541 and Esprit 500 are all reasonable performers with a good combination of purchase price and running costs.

How often a machine breaks down is also an issue worth considering. While we don't have reliability information on all the brands, FISHER & PAYKEL stands out among those in this test for which we do have information. So if you don't mind paying a bit more upfront for later potential peace of mind, in this test you could go for the FISHER & PAYKEL Smart Drive GW508 or MW058, which scored slightly better than the cheaper AW085, particularly for water consumption.



To find out how much 5 kg of washing really is, check your weight and then weigh yourself with a basket of washing till you've added 5 kg. You'll be surprised how much it is compared with what you'd normally put in your machine.

How to reduce running costs and your environmental impact

We based the running costs shown in the table on the cost of the energy and water used to run six 5 kg loads of washing every week for 10 years using a 'normal' cycle warm-water wash. We didn't include detergent in this calculation because the cost varies and you'll probably use different amounts from wash to wash, depending on how dirty the clothes are. If you follow the tips below, you'll decrease your running costs, and you could help lessen your impact on the environment at the same time.

■ The major cost for a wash of any temperature is the detergent, but you can save money on your energy bills if you wash in cold water. Some detergents are claimed to work well in cold water (Cold Power and Cold Power Matic did well in our last test).

■ If you can, use off-peak electricity for warm washes if your machine doesn't heat its own water — this will cut your energy costs by about half. Check with your local electricity supplier about the costs of changing to off-peak — and you may need a larger water heater.

■ All the front loaders on test except the HOOVER 1000F have an internal heater. If you have a solar, gas or off-peak water heater you may use extra

energy if your machine draws only cold water and heats it using its internal heater. Only the AEG, ARISTON and OMEGA did this on the 'normal' cycle used in our tests. However, if you only have limited supplies of hot water, this may mean you don't run out.

Manufacturers recommend that older-type 'uncontrolled' solar-powered water heaters aren't connected directly to washing machines as the water may become too hot. To fix this problem, have a temperature-control device (a so-called 'safe valve') installed — unfortunately these can be expensive.

■ Machines which allow you to choose the water level according to your load size will also help you save. If you can't set it, always try to wash with a full load.

■ Dry your clothes on the line whenever possible. If you use a dryer, try not to run it half-empty. Check the dryer periodically to see if the clothes are dry. This way you won't 'over-dry' them, which will not only waste energy but may damage them.

■ A washing machine with a good spin score (see the table overleaf) will help decrease your drying time and save on energy costs if you use a clothes dryer.

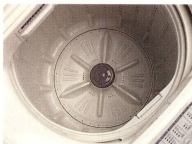
WHAT TO LOOK FOR

These tips (plus *Things to think about*, left) will help you choose the washing machine that's right for you.

- Check whether your laundry has hot and cold water connections or cold only. Some machines need both to operate correctly, or a special connector. (The table on page 46 tells you the connectors needed for the machines on test.)
- If your hot water supply is limited and/or you live where the cold water temperature can drop very low and you only have a cold water tap, you might want to buy a machine with a heater. Most top loaders don't have heaters — none in this test does. Some machines offer a 'controlled cold' program, which brings the temperature up to 20°C if it's too low.
- If you have limited space, consider a front loader so you can put your dryer or cupboards above it.
- Check that the controls are easy to read and use, the filter is easy to remove and clean, and the detergent drawer on a front loader is easy to pull out.
- Examine the labelling — is it clear? Does it make it easy to select the programs you'll use? You won't want to consult the manual every time you use a different program.
- Access to a front loader is easier when the door opening is large and/or the door opens 180 degrees.

Best Buys

The Best Buys are profiled in rank order. Prices shown are a good target to aim for when shopping around, based on nationwide checks in July 1997. Anything lower is a bargain.

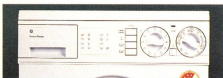


The Hitachi SF-60PX is quite different from the rest of the machines on test. It works using an 'impeller' action: a corrugated rotary disk turns at the bottom of the drum to agitate the clothing (top). Its fold-up lid (above) could be helpful where space is limited, and it also has its controls in front, which might be good if you have back troubles.

For people with disabilities

An occupational therapist from the Independent Living Centre assessed the washing machines on test to determine which would be most suitable for use by people with disabilities.

- Wheelchair users and people with back problems should consider a front loader. These can be accessed from a sitting position, or you can raise them on a platform to a suitable level for easy access.
- If you prefer a top loader, these can be unloaded with a special stick to avoid bending. Check to see if you can reach the controls and the bottom of the bowl with ease. The **HITACHI SF-60PX** was the only top loader with its controls at the front, although the power button is at the back.
- If you can't see very well, make sure the controls are easy to read. Lights and beeps and positive feedback when you press buttons are helpful. The **FISHER & PAYKEL** machines all give visual and audio feedback.
- People with hand problems should look for dials that are raised and have a crossbar. Check they can be turned easily, or if the machine has buttons, check that they only require a soft touch to activate.
- Controls that are simple and easy to understand help people with intellectual disabilities.



GE WWH6504

Target price: \$999

Although this machine performed well, its controls were so hard to understand our testers had to mark the machine to be certain they were using the same cycle for each wash load. GE has now released a version of the **6504** (and its clone, the **7504**) with words and numbers on the controls instead of these incomprehensible symbols, so look for them if you're shopping for a GE.



Hoover 1000F/1100F

Target price: \$995/\$999

Front loaders are generally known for their long wash cycles, but this machine's 'normal cycle' time was one of the shortest overall. The two models are technically the same, but the **1100F** has a heater. If you only have a cold tap or have a small hot water system, a machine with a heater may suit you better.



Hoover 2300L

Target price: \$895

Among the best of the top loaders for energy efficiency and water usage, and top overall for dirt removal. It's the best of the top loaders with a claimed capacity of 6 kg.



Hoover 201M/215M

Target price: \$699

If a top loader is for you but you still want to save on running costs, the **HOOVER 201M** and **215M** are the cheapest of the top loaders to run. The **215M** has two spin speeds.



Simpson Concorde 541/Simpson Esprit 500

Target price: \$679/\$699

These machines are well priced and have good controls. The **Concorde 541** has two extra cycles and a few extra features, but is not as widely available (only in Beta Stores).

WASHING MACHINES

WASHING MACHINES							1	2	
	Brand / model (in rank order)	Manufacturer / distributor	Origin	Target price (\$)*	Warranty (years)	Dimensions** (HxWxD, mm)	Wash capacity (kg, claimed/ tested)	Cycle time (minutes/ 'normal' wash)	Cold wash tap connectors?
equal	ARISTON AL1046T (F)	Itala	Italy	1250	5	850 x 595 x 550	5 / 4	86	F or Y
	BENDIX WMN 842 B (F)	Bendix Appliances	Italy	1195	2 (H)	855 x 600 x 600	5 / 4	80	F or Y
	GE WWH6504 (F)	GE / MEA	UK	999	2 (E)	860 x 595 x 570	5 / 4	58	F or Y
equal	GE WWH7504 (F)	GE / MEA	UK	1199	2 (E)	860 x 595 x 570	5 / 4	58	F or Y
	HOOVER 1000F (F) (A)	Southcorp	Australia	995	2	855 x 500 x 585	5 / 4	48	(K)
	HOOVER 1100F (F) (A)	Southcorp	Australia	999	2	855 x 500 x 585	5 / 4	48	(K)
equal	OMEGA CW675 (F)	Omega	Italy	1099	2	850 x 595 x 535	5 / 4	70	(L)
	HOOVER 2300L (T)	Southcorp	Australia	895	2	1050 x 660 x 700	6 / 5	54	Cap
	FISHER & PAYKEL Smart Drive GW508 (T)	Fisher & Paykel	NZ / Australia	895	1 (H)	985 x 555 x 560	5.5 / 4.5	43	Cap
	FISHER & PAYKEL Smart Drive MW058 (T)	Fisher & Paykel	NZ / Australia	795	1 (E)	985 x 560 x 560	5.5 / 4.5	43	Cap
	HITACHI SF-60PX (T)	Hitachi	Korea	895	3	1035 x 615 x 650	6 / 5	51	Cap or Y
	HOOVER 201M (T)	Southcorp	Australia	699	2	985 x 590 x 610	5 / 4	48	Cap
	HOOVER 215M (T)	Southcorp	Australia	699	2	985 x 590 x 610	5 / 4	48	Cap
	HOOVER 220M (T)	Southcorp	Australia	799	2	985 x 590 x 610	5 / 4	48	Cap
	SIMPSON Concorde 541 36S541H (T) (H)	Email	Australia	679	2 (H)	1020 x 580 x 645	5 / 4	42	Cap
	SIMPSON Enduro 501 36S501E (T)	Email	Australia	799	2 (H)	1020 x 580 x 645	5 / 4	42	Cap
equal	SIMPSON Enduro 502 36S502E (T)	Email	Australia	850	2 (H)	1020 x 580 x 645	5 / 4	42	Cap
	SIMPSON Spirit 500 36S500H (T)	Email	Australia	699	2 (H)	1020 x 580 x 645	5 / 4	42	Cap
	SIMPSON Riviera 540 36S540H (T) (C)	Email	Australia	730	2 (H)	1020 x 580 x 645	5 / 4	42	Cap
	FISHER & PAYKEL Smart Drive AW085 (T)	Fisher & Paykel	NZ / Australia	699	1 (E)	990 x 560 x 550	5 / 4 (L)	42	Cap
	SIMPSON Spirit 600 22P600H (T)	Email	Australia	779	2 (H)	1080 x 695 x 710	6 / 5	51	Cap

Rank	Noise (dB)	Water used (L)	Water efficiency score (%)	Energy efficiency score (%)	Spin efficiency score (%)	Gentleness score (%)	Dirt removal score (%)	Overall score (%)	Brand / model (in rank order)
3	64	75	63	85	68	74	81	76	ARISTON AL1046T (F)
7	60	63	69	80	65	75	77	74	BENDIX WMN 842 B (F)
6	68	74	63	77	69	77	77	74	GE WWH6504 (F)
5	68	74	63	77	69	77	77	74	GE WWH7504 (F)
7	62	82	59	76	60	70	79	71	HOOVER 1000F (F) (A)
7	62	82	59	76	60	70	79	71	HOOVER 1100F (F) (A)
10	56	73	63	72	36	75	80	69	OMEGA CW675 (F)
2	58	144	43	56	63	51	86	66	HOOVER 2300L (T)
9	66	137	39	47	74	63	78	64	FISHER & PAYKEL Smart Drive GW508 (T)
2	66	148	34	49	74	55	81	64	FISHER & PAYKEL Smart Drive MW058 (T)
9	59	158	37	52	62	58	83	64	HITACHI SF-60PX (T)
3	66	123	39	57	60	56	82	64	HOOVER 201M (T)
3	66	123	39	57	60	56	82	64	HOOVER 215M (T)
3	66	123	39	57	60	56	81	64	HOOVER 220M (T)
10	60	122	39	55	53	50	82	62	SIMPSON Concorde 541 36S541H (T) (B)
10	60	122	39	55	53	50	82	62	SIMPSON Enduro 501 36S501E (T)
10	60	122	39	55	53	50	82	62	SIMPSON Enduro 502 36S502E (T)
10	60	122	39	55	53	50	82	62	SIMPSON Esprit 500 36S500H (T)
10	60	122	39	55	53	50	82	62	SIMPSON Riviera 540 36S540H (T) (C)
9	66	139	31	49	71	59	76	62	FISHER & PAYKEL Smart Drive AW085 (T)
1	58	168	33	41	51	54	82	60	FISHER & PAYKEL 600 22P600H (T)

equal

equal

equal

equal

(B) Available in Beta stores only.

(C) Available in Retravision stores only.

(D) Three years parts only for motor, eight years parts only for stainless-steel inner or outer cylinder.

(E) 10 years parts for inner stainless steel bowl.

(G) Additional one-year parts and labour warranty if you fill out the registration card.

(H) Plus three years parts only for transmission assembly.

(J) Although this machine has the same drum size as the other Fisher & Paykel machines on test, its claimed capacity is only 5 kg. The difference is that the 5.5 kg machines are claimed to sense if a load is really full and add more water as needed.

(K) A hose or wiring adjustment is required.

(L) Omega says you don't need a special connector.

wash cycle (which is what our subscribers have told us they do, on average). Our calculations are based on a nominal electricity cost of 12 cents per kWh. Bigger machines usually cost more to run.

For simplicity, we've excluded depreciation and any interest costs, as well as the cost of detergent — people use different amounts and the price varies considerably between brands.

4 Noise

These are the maximum noise levels recorded during the spin cycle, measured 1 m away from the machines and 1 m above the ground. The typical noise level on one of these machines (around 58 to 68 dB in this test) is similar to that of a normal conversation at a distance of 1 m.

5 Water used/water efficiency

The first column numbered '5' gives the total amount of water used (rounded to the nearest litre) for a 'normal' warm-water wash. To be able to compare a machine's water efficiency with that of the others, we worked out the amount of water used per kilogram of our load of washing. The lower the

water consumption per kilogram, the higher the water efficiency score (the second '5' column).

6 Energy efficiency

The machine's energy efficiency is measured on the basis of kilowatt hours (kWh) of electricity used for each kilogram of a load of washing. A higher energy efficiency score means less energy is used.

7 Spin efficiency

To measure how well a machine extracts the water from clothes, we weighed them before and after the wash. The higher the score, the more water removed. We used the spin speed for a 'normal' cycle — on some machines you can reduce it for garments that crease easily.

8 Gentleness

To measure the machines' wear and tear on clothes, we attached swatches of easily frayed fabric to the garments in each wash load. The area of the swatch was measured before and after the wash. The less fraying that occurred, the more gentle the machine was on its 'normal' cycle and the higher the score.

9 Dirt removal

Dirt removal was assessed by measuring the brightness of specially soiled off-white swatches by the amount of light reflected before and after washing. We have only reported on dirt removal using a warm-water wash. Previous tests have shown that, on average, a warm wash will score about 5% higher than cold water.

10 Overall score

Getting your clothes clean is the main function of a washing machine. That's why dirt removal makes up 40% of the overall score. The other four performance factors — water efficiency, energy efficiency, gentleness and spin efficiency — were each weighted equally at 15%.



The Ariston's detergent dispenser is easy to access.



YOUR LETTERS

Cost of insurance

I can relate to John Supple's letter published in the March edition of CHOICE. I have been a member of MBF since 1963 and Mr Supple asked at what cost level would people pull out of medical insurance. Well, I've reached mine and last week I cancelled my hospital cover.

I was on the top cover, paying \$190 a month, but the recent rise in subscriptions has put that out of my reach. MBF's offer of reducing costs by paying an excess is a joke because most people paying for medical cover want full cover, and the Government's tax rebate is not enough incentive for me to remain privately insured. This is because for some years I have been paying more than I could afford.

I was reluctant to cancel my hospital cover but, like Mr Supple, there comes a time when you have to ask yourself if you can really afford what is offered, and this time my answer is no.

Albert Gyford
Jamisontown, NSW

The Government's new scheme becomes less and less of an incentive as insurance costs continue

to climb. Over the past 12 months, our figures show that insurance rates have risen by around 14%, while the cost of living has increased by only 1%.

For a detailed look at your latest health insurance options, see CHOICE, August 1997.

Fly Buys

As a Fly Buys collector, I was resigned to the notion that it would take about nine years at our present rate of expenditure at Fly Buys participating stores before we would have enough points for one Cairns to Sydney return flight to see my children, or seven years just to Brisbane and back.

When our periodical points summary arrived today, I took time to study it carefully, and what did I find? In very small print at the bottom of the page: "Your Fly Buys points have a life of three years from the time you first collect them. After that, they will be taken off your points total progressively at the end of each month."

At an estimated 200 points per year, that means we would never accumulate more than 600 points. Since the smallest

number of qualifying points is 650 (Sydney to Canberra return), we shall never be able to cash in! I phoned the Fly Buys Service Centre to ask if points could be used for part payment of an airfare, and the answer was "no".

No more store loyalty for me.

E S Webber
Cairns, Queensland

The devil is in the detail — the fine print of any document can hold unpleasant surprises. If you sign up with any bonus points scheme because you want to earn a specific reward, check the fine print to see if your spending habits will get you there.

You should also be mindful of the trade-offs you make when tailoring your buying habits to take advantage of programs such as Fly Buys. If you're more intent on racking up award points than finding the best prices, you may end up spending more than you need to on groceries, petrol or clothes. The money you save on a free plane ticket may not be enough to make up for the penalty you pay by not shopping around.

For the record, Fly Buys told us it offers rewards for people who reach its 550-point threshold, including a mystery flight, various tours, admission to theme parks and resorts, and cruises.

Home buyer's shock

I want to alert the Australian Consumers' Association to a situation in which I have become involved since purchase of a brand-new, previously unoccupied house at auction.

[About two weeks after auction] I rang the vendor/builder to ask if I could have access to

One more wrinkle to look out for when you're buying a house — see Home buyer's shock.

the house to take measurements. He said I'd need to come in the next two days, as he was letting the house to friends who had sold their house. I indicated that I wasn't happy with this arrangement and his reply was that until settlement, the house belonged to him to do with as he wished. There was a long period until settlement and he wanted to make some money.

The vendor, via his solicitor, has offered not to put in tenants if I'll move the settlement date forward, which I've refused. His latest demand is for me to pay half of the over \$4000 rental he could expect for letting the house for the 10 weeks to his friends. In this case he would agree not to rent out the house. This I've also refused.

I'm upset and outraged at being put in this position. None of my friends or acquaintances has ever heard of such an action being taken under these circumstances. My main objection is that I paid a premium for a new house. Tenants moving in and out, using the new appliances and fittings and walking over the newly polished floors, no matter how carefully and fastidiously, would undoubtedly devalue my investment, in the same way that a car used as a



LETTER OF THE MONTH



We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs. To say thank you for writing to us, each *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, E S Webber from Cairns, receives *Let's be reasonable*, which gives detailed practical advice on common disputes and how to resolve them.

We're sorry we don't have the resources to answer all your letters

personally, and in the magazine we may edit them or print only an extract. See page 2 for how to reach us.

RECALLS & BANS

demonstration model is worth less than a brand-new one. There are also implications with any tenancy agreement the vendor may enter into without my knowledge.

I hope you can alert members of your association, of which I am one, to this situation so that standard real estate contracts can be amended to exclude this possibility, however rarely it may occur.

Katharine Clark
(address withheld)

While this seems to be a rather rare and unusual case, it's worth remembering if you're in the market for a new home. Katharine eventually kept the seller from placing tenants in the house prior to settlement, but only after enlisting the services of a solicitor.

Katharine's solicitor argued that because she had placed a deposit on a brand-new, previously unoccupied house, she had a monetary interest in the property. By allowing tenants to move in, the seller would have altered the condition of the house without her consent. According to her solicitor, this would have given her grounds to rescind the contract. The threat of losing the sale was apparently enough to persuade the seller not to lease the house. □

If you find a recall or ban not on our list, please let us know. Companies often rent 1800 numbers for a couple of months after the recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

THE PRODUCT: Vista Corporation has recalled **Green Spot Chemists Preserved Saline** (contact lens solution), 480 mL, batch number 40811B, expiry date 11/1998.

The problem: Bacterial contamination has been found in some bottles from this batch. Use of this product may result in eye or other serious infection. The batch number and expiry date are on the bottom of the bottle.

What to do: Don't use the product. Return it to the place of purchase for a refund or contact Vista Corporation on 1800 248 813 to arrange return of the affected product and obtain a refund.

THE PRODUCT: Kmart has recalled selected **Kids Club, Now and Solutions** baby and infants' shoes.

Kids Club (two styles):

— Pink shoes with a white collar at the back and a white sole, sizes 0 to 3. The shoes can be identified by perforated punch holes at the front and carry the identification number 32365245.

— Prewalker baby shoes sizes 0 to 3, with a white sole, navy-blue upper, blue and white checked trim, and a heart-shaped trim at the front of the shoe, keycode number 31145275.

Now (one style, two colours): Pink or black shoes, with perforated decorative patterns at the front, sizes 5 to 10, keycode numbers 25745450 (pink) or 25745467 (black).

The problem: The cranks could break, causing serious injury.
What to do: Stop riding the bicycle immediately. Take the crank to your local bicycle dealer for a free replacement. For more information call 1800 269 958.

**FC-CT90
FC-M290
FC-MC12**
Check
your bike!



Solutions (one style): Black T-bar sandal with green and purple floral embroidery on the front, sizes 4 to 9, price-ticket code 25741018.

The problem: The adjustable press-stud buckle is not fixed on the shoe. If it becomes detached it's an ingestion and inhalation hazard.

What to do: If you bought these shoes since October 1996, return them to your nearest Kmart for a full refund. For more information, contact customer service on 1800 627 623.

THE PRODUCT: Nestlé Confectionery has recalled **Golden Rough 200 g family block** with the use-by date code 21 04 98 A.

The problem: Some blocks may contain fragments of blue plastic.

What to do: Don't eat it. Call customer service on 1800 069 678 (9 am to 6 pm EST, Monday to Friday) to arrange full refund.

THE PRODUCT: Cadbury Confectionery has recalled **250 g Swiss Chalet block chocolate** with best-before dates 12 April 98 and 3 May 98.

The problem: Metal pieces were found in one block.

What to do: Don't eat it. Call 1800 642 577 or 1800 657 021 to arrange for a pick-up of the product and a full refund.

THE PRODUCT: Dorling Kindersley has recalled the toy **PB Bear**. The bear was a promotional giveaway between April 1 and June 10, 1997.

The problem: The eyes may detach, posing a choking hazard to young children.

What to do: If you have received a bear, contact Dorling Kindersley on (02) 9438 4455. A consent note for postage will be supplied to return the bear to the company for either repair or replacement.

THE PRODUCT: Kmart has recalled **Performer Garden Light Transformers**, sold since 1992 either separately or as part of a **Performer Garden Light Kit**. The recalled transformers are included in the following products:

- Performer Garden Light Kit.
- Performer Floodlight Garden Kit.
- Performer Tiered Garden Light Kit with Bonus Floodlights.
- Performer Floodlight Garden Kit with Bonus Tiered Lights.

- Performer Transformer.
- Performer Transformer with 24-hour Timer.

The problem: The metal case of the transformer could pose an electrical hazard, particularly when replacing globes.

What to do: Immediately disconnect the transformer from mains power. Return the transformer or kit to any Kmart store for replacement or refund. For further information contact Kmart's customer relations department on 1800 627 623.

THE PRODUCT: Heinz Australia has recalled **Strained Apple Yoghurt Dessert Baby Food**, 110 g jars, with the use-by date, 16.02.00, marked on the lid.

The problem: Broken glass was found in some jars.

What to do: Don't use the product. Return it to the place of purchase for a refund or exchange. For further information, phone Heinz on 1800 630 000.

THE PRODUCT: The Australian Bicycle Company has recalled **Dunlop and Cyclops bicycles** purchased from Big W stores since July 14. The models are:

- Dunlop Streetcraze
- Dunlop Mountain Climber
- Dunlop Ravine
- Dunlop Wildthing
- Dunlop Mountain Crusher
- Dunlop Banshee
- Dunlop Wanderer
- Cyclops Rockclimber
- Cyclops Prairie Dancer
- Cyclops Warrior
- Cyclops Defiance

The problem: The handbrake lever clamp may crack and cause the brakes to fail.

What to do: Don't ride the bicycle. Call 1800 810 309 or fax (03) 9314 2924 to arrange for modification.

THE PRODUCT: IGP Industrial has recalled the **Hydraulic Trolley Jack**, blue in colour, part number IGP 2000, batch number 0995, distributed from December 1995.

The problem: The product is incorrectly labelled as having a nominal capacity of 2000 kg. The actual nominal capacity is only 1500 kg. It's therefore unsuitable for lifting weights greater than 1500 kg.

What to do: Don't use it. Return it to IGP Industrial Pty Ltd, 14 Northgate Drive, Thomastown 3074, for readjusting and relabelling or a full refund. □

BICYCLE SAFETY RECALL

THE PRODUCT: Shimano has recalled **bicycle cranks** with model numbers FC-CT90, FC-M290, FC-MC12, sold on bikes in Australia in 1995. The model number is printed on the inner side of the right crank arm (see diagram below).



INSIDE story



THE GROUND FLOOR OF OUR Marrickville premises is always a hive of activity — it's where our labs are. Most of the tests reported on in CHOICE are carried out here, and visitors are often surprised by the labs' size and scope.

Several of them have controlled environments, including fridge testing rooms, a laundry lab where we can control water temperature and pressure, and a food lab with special facilities for taste tests.

The scientists and technical officers who work in this area don't just carry out standard tests, but also devise special tests to be able to tell you what you really want to know about specific products. They also develop special computer-controlled rigs for automated testing of products (such as the 'rolling road' rig used in this month's test of pramettes — see page 17), and work on automating facilities for testing whitegoods and electronic products such as video recorders and TVs.

The laboratories are registered by NATA (the National Association of Testing Authorities) for a wide range of tests of appliances and mechanical products.

The particular challenge our labs have to meet in testing for CHOICE is to develop rigorous and reliable test methods which provide meaningful answers to your questions about the products you buy.

ABOUT THE AUSTRALIAN CONSUMERS' ASSOCIATION

The Australian Consumers' Association is a non-profit, non-party-political organisation, established in 1959 to provide consumers with information and advice on goods, services, health and personal finances, and to help maintain and enhance the quality of life for consumers. It is a Council member of Consumers International.

We are completely independent. We buy all the products we test on the open market. We are not beholden to any commercial, government or union interests, and we don't accept advertising, paid or unpaid. Our income is derived from the sale of CHOICE and our other publications and products.

We test and rate products and services. Our ratings are usually based on quality without regard to price, and are derived from lab tests, expert judgments and reader surveys. If a product is high in quality and relatively low in price, we deem it a **Best Buy**. A rating applies only to the brand and model tested, not to other models sold under the same brand name, unless so noted. We can't conduct special tests or provide information about tested products beyond what appears in CHOICE. Financial information in CHOICE is of a general nature, and is not intended to be advice on individual investments which should or should not be made.

'No commercial use' policy. Our ratings and reports may not be used in advertising or for any other commercial purpose. The Consumers' Association will take all steps open to it to prevent commercial use of its materials, its name, and the name of CHOICE or our other publications. Please report any apparent violation to the Consumers' Association, 57 Carrington Road, Marrickville 2204; phone (02) 9577 3399; fax (02) 9577 3355.

We represent and act in consumers' interests. We lobby and campaign on behalf of consumers to promote their rights, to influence government policy, and to ensure consumer issues have a high profile in the public arena.

Membership. Subscribers can become voting members of the Consumers' Association on application. Membership costs \$79 per year, which covers your subscription to CHOICE and a further subscription to our consumer policy and campaigning magazine, *Consuming Interest*.

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Mailing lists. We never sell the CHOICE mailing lists to other organisations.



CONSUMERS' ASSOCIATION PRODUCTS AND SERVICES

CHOICE (published 11 times per year from September 1997). CHOICE is a registered trademark of the Australian Consumers' Association. For information on subscription and back issues, see the order form on page 42.

CHOICE Books publishes non-fiction titles on a wide range of topics, with a consumer perspective. **Consumer Bookshelf** offers both CHOICE Books and material from other publishers by mail order.

COMPUTER CHOICE (published bi-monthly from September 1997) provides information and tests for home computer users.

CONSUMING INTEREST, our quarterly policy and campaigning magazine, provides reports, analysis, opinion and debates on consumer issues. It also gives updates on the lobbying and campaign projects of the Consumers' Association.

CHOICE Health Reader (published 10 times per year) gives you the latest findings on nutrition, exercise and all branches of medicine and health care, compiled from up to 200 international scientific journals.

CHOICE Travel. This magazine is produced by the UK Consumers' Association and reprinted by CHOICE four times a year. Its reports are independent in the same style as CHOICE and, while they're written from the perspective of a European base, most of the information in them is just as useful to travelling Australians.

CHOICEFax supplies faxed copies of many CHOICE and Computer CHOICE articles for \$6 per article to subscribers, \$16 to non-subscribers. Call (02) 9577 3277 to order by credit card.

CHOICEMONEYLINE gives accurate and independent credit information by phone. It provides up-to-date details about the most competitive home loans, personal loans, overdrafts and credit cards from banking institutions in your area. The information can also be faxed. Call 1900 17 00 88. (Calls cost \$1.95 per minute. Mobile phones have higher rates. Data from Cannex; phone service from BroadSystem).

Test Research provides fee-for-service testing and research on consumer products, services and regulatory issues for other consumer organisations, government and industry. **Manager:** Raja Rajagopal. **Contact:** Jeanette Dwyer on (02) 9577 3333.

Twelve-month INDEX

October 1996 — September 1997

How to use this index

Bold type indicates a test report, normal type indicates other articles.

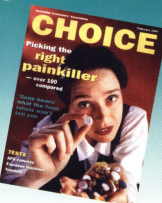
*** indicates an update of a previous report, additions or corrections to reports, small follow-up items or letters.**

For space reasons, the index generally doesn't include Choice Cuts, many other small pieces and Recalls and Bans.

A lternative medicine	Jul, Sep*	genetic engineering	Feb, Apr*, May	Pharmacy trial	Apr
Aluminium foil and plastic wrap	Aug	iron, your intake	May	Phones	
Annual buying guide	Dec	poisoning	Sep	cordless	Apr, Aug*
Appliance reliability	Jun	probiotics, Yakult	Nov	mobile, satisfaction with	Mar, May*, Aug*
B anks		safety	Sep	Photographers, wedding	Oct
'alternative' savings accounts	May, Jul*	summer drinks	Jan	Plastic wrap and aluminium foil	Aug
transaction accounts	Mar, May*, Aug*	yoghurt	Oct	Poisoning, food	Sep
Beta-carotene	Dec	Food processors	Jul	Pramettes	Sep
Breadmakers	May	Fridges, 380-425 L	Jun	Probiotics, Yakult	Nov
Breakfast cereals	May	Funerals	Sep	Prospectuses, unit trusts	Sep
Buying guide, annual	Dec	G enetic engineering in food	Feb, Apr*, May	Q uestions about CHOICE	Jan, Jul*
C alcium, your intake	Aug	H ealth		R anges, electric	Mar
Cameras		alternative medicine	Jul, Sep*	Recycling, tyres	Feb
APS	Feb	beta-carotene	Dec	Refrigerators, 380-425 L	Jun
digital	Oct	calcium, your intake	Aug	S aving energy	Apr
C ars		childbirth options	Aug	Saving for education	Jan
cleaning	Sep	fluoride in water	Aug	Savings accounts, alternative	May, Jul*
cost of owning	Dec	insurance	Aug	Saws, circular	Oct, Mar*
cost of repairs	Jul	iron, your intake	Apr	Self-tanners	Nov
crash tests	Sep	National Heart Foundation 'tick'	Jan	Shopping rights	Sep
insurance, comprehensive	Jul	vacuum cleaners, asthma and allergy claims	Aug	Snoring, gadgets for stopping	Oct
insurance, compulsory third-party	Jul	Heaters, column	May, Aug*	Sparkling wines and champagne	Dec, Feb*
reliability	Mar	Heating options	May	Stoves, electric	Mar
spare parts	Dec	Home		Suitcases, trolley	Nov
tyres, recycling	Feb	insulation	Aug	Sunscreens	Nov
Cereals, breakfast	May	loans	Jun	Superannuation, Budget changes	Jan
Champagne and sparkling wines	Dec, Feb*	Home theatre	Jan	T ans, fake	Nov
Childbirth options	Aug	I mpact drills	Aug	Telephones — see Phones	
CHOICE, questions answered	Jan, Jul*	Index, four-year	Jun	Televisions, 68 cm	Jan
Circular saws	Oct, Mar*	Insulation	Aug	Toasters	Feb, Apr*
Computers		Insurance		Transaction accounts	Mar, May*, Aug*
buying a new	Dec	car, comprehensive	Jul	Travel insurance	Nov
extras with computer packages	Apr	car, compulsory third-party	Jul	Trolley suitcases	Nov
multimedia systems	Dec, Jan*, Feb*	health	Aug	Trust funds	Feb
newsgroups, Internet	Feb	travel	Nov	Tyres, recycling	Feb
Consumer affairs departments	Jul	Investing		V acuum cleaners, asthma and allergy claims	Aug
Conveyancing	Apr	\$5000 to \$10,000	Oct	VCRs, hi-fi stereo	May, Jul*
Cordless phones	Apr, Aug*	understanding unit trust prospectuses	Sep	W ashing machines	
Cots	Oct, Jan*, Apr*, Jul*	Iron, your intake	Apr	5-6 kg rated capacity, under \$1200	Sep
D airy desserts	Oct, Dec*	Irons	Jun	expensive	Sep
Dishwashers	Jul	K ettles, cordless	Nov, Jan*	Water, fluoride in	Apr
Doner kebabs	Sep	L adders, step, step-extension		Wedding photos and videos	Oct
Drills, impact	Aug	and multipurpose	Jan, Apr*	Y akult	Nov
Drinks, summer	Jan	Lawnmower, solar-powered	Oct	Yoghurt	Oct
Driving lessons	Apr	Lawn trimmers, petrol	Jan		
Duty-free prices in Australia	Feb	M edicine, alternative	Jul, Sep*		
E ducation savings plans	Jan, Mar*	Microwaves, compact (up to 30 L)	Jun		
Electric ranges	Mar	Mobile phones and call plans,			
Electronic organisers	Dec, Jan*	satisfaction with	Mar, May*, Aug*		
Energy, saving	Apr	Mortgages	Nov		
Espresso machines	Feb	Mosquito zappers and coils	Nov		
F air trading departments	Jul	Multimedia computers	Dec, Jan*, Feb*		
Fake tans	Nov	N ational Heart Foundation 'tick'	Jan		
Fluoride in water	Aug	Newsgroups, Internet	Feb		
Food		O ils, cooking	Mar		
breakfast cereals	May	Organisers, electronic	Dec, Jan*		
calcium, your intake	Aug	P ainkillers, over-the-counter	Feb, Apr*, Jul*		
cooking oils	Mar	Petrol lawn trimmers	Jan		
dairy desserts	Oct, Dec*				
doner kebabs	Sep				

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Cheap software — with hidden costs

Shareware can be a cheap alternative to expensive commercial software for your computer.

But as one reader found out, it can also muck up your system.

SHAREWARE CRASH

Rob, a technical writer, is a keen Internet enthusiast. He was intrigued when he came across a shareware program that allowed him to synchronise his computer to an atomic clock connected to the Internet.

"The program sounded good, so I downloaded it to my computer's hard disk," he says.

However, when he came to install the program, it crashed halfway through.

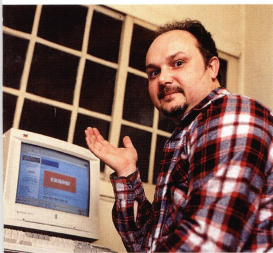
"I had to restart the computer. But then when I tried to get back onto the Internet,

I received error messages."

Fortunately, Rob had made back-up copies of his computer's system files, which made it easier to repair his system. However, it still took him five hours to restore his computer to the state it was in before he installed the shareware.

Rob now only downloads shareware from reputable Internet sites that include reviews of the shareware he's interested in. "I've never had problems since then," he says.

This page explains more about shareware and gives tips on avoiding similar problems.



Computer CHOICE

Computer CHOICE magazine (see right) can help you get set up for shareware. Recent issues have included information on using shareware (Summer 1996), backing up your computer against disaster (Winter 1997) and virus scanners (Spring 1996).

If you'd like to subscribe to Computer CHOICE, the order form is on page 42.

COMPUTER SOFTWARE CAN BE EXPENSIVE. A word processor can cost you more than \$300, while graphics software can set you back more than \$1000.

Shareware is a way of checking out software before you pay for it. You only pay if you like the software and want to continue using it.

Because a lot of shareware is written by enthusiasts and distributed cheaply via such media as the Internet, it can cost a lot less than fully fledged commercial software. But this also means that some shareware is amateurish and not as good as commercial software — and this can cause problems with your computer, as Rob found out (see *Shareware crash*, above). You can also have problems with viruses contaminating the shareware.

Where do you get it?

Shareware is available from a number of sources:

■ **The Internet:** There are Web sites dedicated to the distribution of shareware. The following Web sites have been set up to offer easy access to it:

ZD Net Software Library: www.hotfiles.com

TUCOWS: www.tucows.rucc.net.au

Shareware.com: www.shareware.com

■ **Bulletin board services (BBS):** A BBS is a computer you can link up to using a modem. Many BBS have lists of shareware that can be downloaded onto your computer. A list of Australian BBS is available on the Internet at www.bbsregistry.com.au.

■ **CD-ROM compilations:** You can buy CD-ROMs jam-packed with shareware for about \$30 from many computer shops.

■ **Shareware libraries:** These companies specialise in distributing shareware via floppy disks. You'll find them advertised in computer magazines.

How do you avoid problems?

■ **Viruses:** Shareware files can contain viruses, and it's important to scan any files you get with a virus scanner, even if you've obtained them from a well-known source, such as those listed above. Virus scanners can be bought at most computer shops, and they're also available as shareware.

■ **Back-up:** In case a virus does crash your system, make copies of your computer's important files, such as major documents, spreadsheets and databases you want to keep, and any programs you've extensively personalised.

Registration

Most shareware is limited in some way until you pay for it — this gives you an incentive to hand over money. If you decide to continue using a piece of shareware, you'll need to get it registered — and that means paying a registration fee. In most cases, you'll receive a registration code so that you can fully activate the software. □